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THURSDAY, JULY 6, 1944

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They cooperate with Navy shore establishments and private shipyards doing government work.

They help with the organization and training of auxiliary fire forces.

These are the voluntary services of skilled professional men, made available through the fire insurance companies—without compensation beyond the pride and satisfaction of a patriotic contribution.



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By selling this modern policy over-all premiums will not suffer from loss of Fire, Burglary and other premiums. Quite the reverse is true. A recent check on a series of representative policies showed that agents more than doubled their premium income with the Personal Property Floater. For production ideas, write our Advertising Department regarding the Mail Advertising Plan and other sales-producing "helps."

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The Continental agent or broker in your community represents a company of the strong, capital stock America Fore Insurance and Indemnity Group which has paid out more than a billion dollars in claims since 1853.

Insure through a Continental agent or broker

He is experienced in the preparation of policies to meet your requirements; he is always available in event of loss; he will serve you well. For the name of the nearest Continental agent or broker write to the company at 80 Maiden Lane, New York 8, N. Y.

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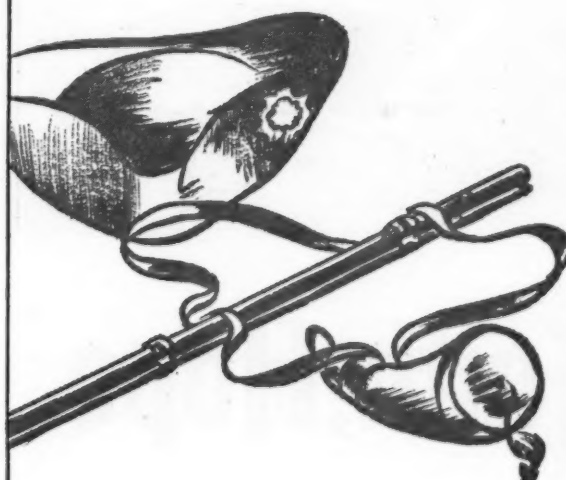
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Faith, Hope...and a Chance to Live!

Somewhere, deep in enemy territory, our captured soldiers wait out the duration. Herded in prison camps, the shining event in their routine is the periodic arrival of a link from home—the American Red Cross package.

Listen to the stories of exchanged prisoners—hear them tell you that it was the food packages sent through the American Red Cross that literally kept many of them alive, and kept hope and faith alive in all of them. For the work of the American Red Cross in sending needed food—and comforts such as clothing and tobacco—is one of the great unsung stories of this war.

Supplementing this help to our caged fighting men, the International Red Cross, the parent organization of the American Red Cross, is authorized to transfer messages from prisoners of war to their homes. Thus a two-way channel of communication between those brave captives and their homeland functions regularly.

Yet—this is but one of the many great services, in war and in peace, performed by the American Red Cross.

It is with a feeling of sincere gratitude that we salute this unique, essential and most humane of institutions.



This is one of a series of advertisements dedicated to the American Red Cross by

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Gov. Dewey Praises Insurance and State Supervision

Anti-Trust Threat Puts Insurers on "Horns of Dilemma"

Gov. Dewey removed all doubt as to where he stands on the questions of insurance regulation at the press conference in Chicago the morning after delivering his acceptance speech. A NATIONAL UNDERWRITER representative at the press conference asked Governor Dewey whether he had observations to make on the insurance plank in the Republican platform or on the current insurance issue generally.

The Republican nominee seemed to welcome the question and would have elaborated his views at some length, it appeared, except that the rest of the group indicated little interest in the topic and interrupted with other questions.

Gov. Dewey praised the insurance record warmly. He declared that on the score of depression failures the insurance companies "weathered the storm" better than any other industry in the land and that insurance in this country had reached its highest form of safety and had gained more widespread acceptance than any place in the world. That record was made under the system of state supervision, which he declared, had worked very well, and he expressed the hope that supervision remains with the state. A large percentage of the regulation is exercised in New York, Gov. Dewey said, referring, of course, to the preeminent position of the New York department. One of the newspaper men didn't grasp the significance of that statement and asked whether other states besides New York supervise insurance.

Cites Rate Reductions

During the past five months, Gov. Dewey said, the New York department had brought about two of the most substantial insurance rate reductions that have ever been accomplished, and that, he said, is evidence of the ability of the state to regulate in the public interest.

On the anti-trust question, Gov. Dewey asserted that the insurance companies are on the "horns of a dilemma." In New York, he observed, it is mandatory that the companies get together and "join with the state" in rate regulation and if an attempt is made to enforce the federal anti-trust laws upon them they face the threat of going to federal penitentiary if they comply with the state requirement and of being sent to state prison if they don't. His reference to jail was obviously by way of emphasis.

Does Not Share Biddle View

He thus does not share the view of Attorney General Biddle that most state insurance rate regulation does not conflict with the federal anti-trust theory.

The press conference was attended by about 500. The machinery had not been perfected for handling press relations and hence representatives of all sorts of publications besides the working daily press trooped in. It has been called the largest press conference ever held and it was an ordeal for the nominee, but the masterful way in which he conducted himself won admiration of even the most politically case hardened

St. Paul Gets APX Cover in 8th, 9th Commands

The complete insurance program for the army's eighth service command at Dallas and the ninth command at Salt Lake City has been turned over to St. Paul F. & M. and St. Paul-Mercury Indemnity. Unlike the recent procedure in the service commands in the east the St. Paul group was given the business without competitive bidding. The special I.U.B. form is used in providing fire cover and all the casualty covers are embraced in one policy.

Originated Coverage

St. Paul is credited with originating the APX cover and some time ago the post exchange line in the sixth command at Chicago was placed with the St. Paul group as well as much of the business in the seventh command at Omaha. Later the army instituted the policy of competitive bidding for insurance in the eastern commands, but St. Paul did not quote on that business.

N.A.I.A. Executive Group to Meet July 10 on Decision

The executive committee of the National Association of Insurance Agents will meet in New York City July 10 at which time all the developments in relation to the Supreme Court decision will be studied with a view of charting a course "to be followed by the members of the association."

The N.A.I.A. in "The American Agency Bulletin" of June 30 commented on the Supreme Court decision. It particularly called attention to the statement of Attorney General Biddle that the Department of Justice has no desire or purpose to break down state regulation.

DPC Plane Insurance Question

WASHINGTON — Defense Plant Corporation has not decided whether to place insurance on surplus airplanes and gliders which it is charged with selling, according to Frank T. Ronan, DPC vice-president.

DPC has been given the job of disposing of some 10,000 planes and many hundreds of gliders, Mr. Ronan said. Of these, approximately 5,000 are surplus army planes. The balance was composed of about 5,000 planes formerly used in the civilian aeronautics administration war training service. Of this balance about 3,000 planes have been sold already, Mr. Ronan said, and 2,000 are being sold under competitive bidding.

During the interval between the turning over of planes to DPC to be sold and their actual disposal the planes are gathered at a number of depots for inspection by prospective bidders, etc. During that period, Mr. Ronan says that something could happen to the surplus planes, such as being turned over in a windstorm, or burned.

He says, however, it has not been determined to place insurance coverage on the planes for that period, or to require operators who take over the planes to insure them. Before being sold, Mr. Ronan says, the surplus planes will not be flown, so that there would be no occasion for other types of insurance than those suggested above.

Washington correspondents. Many improper questions were fired at Gov. Dewey and at times questions being shouted simultaneously from various parts of the ballroom in which the conference was held sounded like the popping of inflated paper bags. Gov. Dewey was perfectly poised. He gave respectful attention to each question and gave measured answers in good humor.

Missouri Field Men Discuss New Forms

Large and Interested Crowd at Heavy Session, Dixon New President

By JAMES C. O'CONNOR

The Missouri Fire Underwriters Association, its members vitally interested in the new standard fire policy and the new dwelling and contents form and extended coverage endorsement, which went into effect in Missouri simultaneously last week, held probably the hardest working and most educational field meeting in history at Jefferson City. Its packed program lasted all day and well into the evening and the large crowd, which included guests from the insurance department, Missouri Inspection Bureau, Jefferson City agencies and field men of other companies, took it in stride and asked for more.

G. E. Dixon, Kansas City, Great American, was elected president, succeeding C. Hohman Mahn, St. Louis, Springfield F. & M., who won universal praise for his staging of the program. T. G. Webster, St. Louis, Home of New York, is the new vice-president and L. B. Gribble, Kansas City, was elected secretary.

Farm and Fire Prevention Meetings

Although the meeting was scheduled as a one-day event, it actually started Wednesday evening, when field men interested in farm business held a discussion of the new Missouri farm schedule and the application of the new fire policy to farm risks. Thursday morning the Missouri State Fire Prevention Association held its annual meeting. The tone of the day was well illustrated by the fact that this meeting, which normally draws about 40, had 77 in attendance.

L. E. Eipper, St. Louis, St. Paul F. & M., was elected president of the fire prevention group. He succeeds W. O. Woodsmall, Kansas City, Fire Association. The other new officers are G. P. Cook, Kansas City, Providence-Washington, vice-president, and R. L. Bolling, St. Louis, secretary.

Public Officials on Program

The field men's organization held its formal session Thursday afternoon. Judge Albert Miller, chairman Missouri Public Service Commission, and several of his staff were introduced and Judge Miller outlined the history and operation of the Missouri bus and truck law. There was a thorough discussion of the insurance requirements of the law, the commission speakers emphasizing that insurance companies have cooperated outstandingly with the commission and that most of the difficulties have been caused by ignorance or obstruction of motor carriers.

W. J. Mitchell, St. Louis, North America, spoke on the personal property floater. An animated discussion of many aspects of this contract followed his talk. The association then held an executive meeting, following which Mrs. L. M. Burnett, who is retiring after 11 years as assistant secretary, was presented with a farewell gift.

Forum on Policy and Form

Over 100 were at the dinner, which was devoid of speeches and was hurried through to start the forum on the new fire policy, new dwelling form and other fire insurance changes. Because of wartime conditions, it was impossible to invite guests to the dinner, but nearly all the local agencies in the city were represented in the large crowd at the meeting, as well as other insurance men. Su-

(CONTINUED ON PAGE 13)

Executives Still Ponder Over Big Problems of the Day

Back at Their Desks After Holiday Time, Conferences Will Continue

NEW YORK—Insurance officials, confronted with difficult problems and special ones following the decision of the United States Supreme Court in the S.E.U.A. case, laid aside over the Fourth of July holiday period controversial questions and sought some surcease from conferences, discussions, studies and exchange of views. Back at their desks Wednesday, they again sought to ascertain from one another whether any new thoughts had crystallized, any new avenues had opened, any solution had appeared that would seem to bring about greater unity and the establishment of a common denominator. There will be continued conferences because of the differences of opinion in each group. The main objective is to find a common course along which all can travel and which will have the support of the industry and will appeal to the public and legislators.

No Common Program

The various company groups evidently have not been able so far to meet on common ground and agree on any particular program for the future. The fire companies, casualty, marine, all have special problems to consider. The life companies are in a class by themselves and many of their executives do not think that they are in any special line of fire. The other company groups take the position that the life companies cannot isolate themselves because if federal supervision comes into play, no one can predict where it will end. The life companies have vast assets and undoubtedly the bureaucrats eye with a good deal of anticipation having some sort of control over these great investments.

All hands are delighted at the response of the public, especially as seen through the newspapers. With few exceptions the papers are favoring the insurance industry in this issue. As one company executive put it, "The publicity insurance is now receiving is easily worth \$1,000,000." Never before has insurance met with such popular acclaim. Congressmen and legislators in general are no doubt impressed with the large number of letters they have received in which inquiry is made particularly as to the effect of this decision and its probable consequences on their life insurance. Furthermore, the house vote on the exemption bill was quite surprising to the opponents.

Harder Sledding in Senate

It is acknowledged that there will be harder sledding when it comes to the Senate judiciary committee. If this committee could have acted soon after the House voted on the measure, it is the general opinion that insurance would have fared much better. The delay may bring in some perplexities. Nothing can be done now until after Sept. 1, the presidential campaign will be in full blast and there will be other distractions.

The life companies as a rule generally hold that this is particularly a fire insurance problem, but that the casualty companies are brought into it. As is known, the life companies have no rating bureaus nor is there any agreement

on ratios, since the Group Association was dissolved. They may be immune in this direction, but if federal supervision prevails then the life companies may find themselves in a serious predicament.

While these various groups are meeting and discussing what they should recommend to the insurance group committee that will later present the views to the insurance commissioners' federal legislative committee, they cannot sit back and take it for granted that the Senate will act favorably in exempting insurance from the federal anti-trust law. Most of the officials agree that there must be planning and study given as to where the companies and organizations may be vulnerable. Some companies have already notified rating and governmental bodies that they will not be bound by any agreement, affecting rates or commissions. Others think that this is going too far and advise orderly and deliberate procedure, but with an eye open as to what may happen in the future. A number of irritating actions have been taken by local boards. Separation in agencies, non-intercourse, the in and out rule, the limitation as to re-insurance present questions that are being studied. It is not thought that the government intends to take drastic and sudden action, but will give the insurance industry time enough to mend its ways. The best thought in the business seems to be that companies and organizations should proceed along reasonable lines as they have in the past, taking it for granted that there will undoubtedly have to be some changes made. However, they declare that it would be suicidal to discard rules and regulations and forms of procedure that have been used for many years. It will take some time to go over the whole ground and ascertain just what factors are repulsive to public interest.

FLOOD OF LETTERS

Members of the Senate, the House of Representatives and the White House are receiving thousands of letters especially from life insurance policyholders asking how their insurance will be affected by the U. S. Supreme Court decision. There is much solicitude evidently in the minds of policyholders as to what may happen. There is more anxiety about life insurance than all other forms put together as revealed by these letters. Public officials therefore cannot help but appreciate the political significance of these communications because if the public receives the impression that insurance is likely to be affected, it strikes home with millions and in so many ways. Therefore politicians have their ears to the ground as to the possible backfire from policyholders.

Question Life Companies' Attitude

A number of executives in other classes of insurance question the wisdom of the life companies in holding back on the ground that thus they will force the other groups to shape up legislation for regulation and supervision which may not suit the life companies. If for no other reason then, these executives say, the life companies should participate in the movement to bring about uniform recommendations.

Company executives say that there is need for federal regulation of what might be called the aspects or instrumentalities of insurance. The insurance business can be counted akin to many other great industries. Therefore insurance might very well voluntarily come under the wages and hours act and other employment rules and regulation of the use of the mails and other features common to nationwide operations. So far as can be learned insurance is not asking any exemption from regulation of this kind. It is simply seeking exemption from the federal anti-trust laws and their application to insurance itself.

It was Justice Rutledge that granted extension of the time for filing petition for rehearing of the S.E.U.A. case to

(CONTINUED ON PAGE 13)

Lend-Lease Fire Story Impression Corrected by J. Edgar Hoover of F.B.I.

John Edgar Hoover, director of the Federal Bureau of Investigation, has written to THE NATIONAL UNDERWRITER to correct certain statements that were made in an article in the April 27 edition entitled "\$10 million spread in estimates on lend-lease loss."

This article concerned the great discrepancy in the estimates of the loss in the fire at warehouse No. 2 operated by the procurement division of the Treasury department at Rockaway, N. J., on March 6. The National Fire Protection Association had estimated the loss at \$11 million while the Treasury department estimate was \$1,776,000.

Statements Made

In that article a statement was made that the Federal Bureau of Investigation "moved into the picture while the fire was still raging and barred all except fire fighters and military personnel from the scene. The F.B.I. also confiscated all photographs it could lay its hands on. . ." Then there was a statement that a picture had to be reproduced from a newspaper cut "since it was found that the F.B.I. had confiscated the original prints of photographs which were taken during the progress of the fire. These might, if available, provide helpful information for future guidance in preventing and extinguishing such fires."

Mr. Hoover states: "For your information, the building involved in this fire was under the supervision of the Treasury department. It is true that special agents of this bureau were at the scene of the fire, but not for the purpose of conducting an investigation as such but only to determine whether there was any evidence of a wilful act of destruction which would come within the investigative jurisdiction of the F.B.I. as a violation of existing federal statutes. At no time did special agents of this bureau bar anyone from the scene of the fire, nor did they confiscate photographs taken at the scene."

Basis for Article

THE NATIONAL UNDERWRITER regrets having incorrectly identified the governmental agency responsible for the barring of photographers and the confiscation of photographs already taken and is glad to print Mr. Hoover's statement that the FBI was not involved.

The article's reference to the FBI's confiscation of pictures was largely based on a passage in a story in the National Fire Protection Association's "Quarterly" on the Rockaway fire which said: "Various photographs were taken during the progress of this fire which might provide helpful information but when we endeavored to secure copies we were advised that they were not available because original prints had been confiscated by the FBI."

From Mr. Hoover's letter it is now evident that the photographers whose pictures were confiscated and those that were barred from the fire itself were incorrect in believing that the FBI was involved in the strenuous efforts that were made to suppress all photographic records of the fire.

Study New Hiring Regulations

WASHINGTON—Representatives of insurance interests are expected to confer with war manpower commission officials in the near future about new WMC regulations concerning the hiring of employees.

This matter, subject of a meeting of the U. S. Chamber of Commerce insurance committee last week, may be followed up, it is believed, by recommendations from that committee to WMC.

The insurance committee is compiling area regulations under the new priority hiring plan of WMC and will distribute

North America Is Remaining in I.M.U.A.

North America is remaining in the Inland Marine Underwriters Association. While it had indicated its intention to withdraw some time ago it since accepted membership on some of the committees and is going forward with the I.M.U.A. and will participate in the activities of the association.

Ask U. S. Relief for W. Va. Windstorm Victims

WASHINGTON—Government relief for 400 West Virginia families whose property was damaged by a recent tornado is being sought by Rep. Randolph of that state through the White House and Agricultural Department.

Congress passed a law some time ago providing funds for windstorm, as well as flood relief, under Farm Security Administration.

The President was reported awaiting report of the Red Cross Disaster Service.

If government relief is granted in the West Virginia case, congressmen are expected to seek similar action for benefit of windstorm sufferers in other states.

Dale Jacques, assistant director FSA rural rehabilitation division, states that under the \$12 million relief program (flood and windstorm), FSA field representatives inspect storm areas and recommend designation of counties in which the relief act will apply. If the Secretary of Agriculture approves such designations, they are announced and FSA field men start to work on applications for federal loans and grants, under the program authorized by Congress.

Loans are of two kinds, Mr. Jacques says: For real estate restoration, such as clearing away debris, etc., and production restoration loans requiring credit. Where more assistance is required than the applicant is thought likely to be able to repay, provision is made for grants up to \$1,000 in any one case. In practice, however, Jacques said, the limit is \$500, and FSA field men may make grants only up to \$300 in any one case. The total limit on outright grants is \$3 million.

"Grants are not made as indemnity for losses suffered in floods and windstorms," said Jacques. "There is no relation between losses suffered and grants received. Grants are made where necessary financial help is beyond the ability of the applicant to repay."

Bill Permits Sale of OCD Items to Municipalities

WASHINGTON—Rep. Simpson, Illinois, has introduced a bill providing for transfer of civilian defense fire-fighting equipment to municipalities and other local subdivisions.

The bill directs OCD to sell or otherwise transfer such equipment, no longer needed for civilian defense, to political subdivisions which either have no fire-fighting equipment or have obsolete and antiquated equipment.

Transfer may be made on a basis of nominal or other consideration, under the bill.

them, it is expected.

Those who attended the manpower committee meeting last Friday at Waldorf Astoria Hotel in New York were W. E. McKell, president New York Casualty; James L. Madden, vice-president Metropolitan Life; Paul L. Hardesty, insurance manager, and H. E. Hilton, assistant manager insurance division, U. S. Chamber of Commerce; and L. E. Falls, vice-president of American of Newark.

Surplus Line Association and Lloyds Not Parties to Grocery Line Hearing

Cecil C. Lloyd, chief assistant insurance commissioner of California, has called attention of THE NATIONAL UNDERWRITER to an incorrect impression given in a story in the July 22 issue with respect to the placing of a fire insurance line on property of Certified Groceries of California, Inc. Mr. Lloyd points out that neither Lloyds nor the Surplus Line Association of California were parties to the proceedings instituted by Commissioner Garrison. He adds that the function of the Surplus Line Association in the matter was that of a stamping office and the association in its ordinary routine referred the matter to the department. Consequently the order of the commissioner cannot be construed as a ruling against the association. Furthermore, since Lloyds would not accept the business unless cleared by the association, Lloyds relation to the case is similar to that of the association.

The line was submitted to a surplus line broker and a copy of the certificate that was evidence of the insurance was filed by the broker with the association for its inspection. The association noted certain factors that cast doubt on whether the line was eligible for export to London and as is customary in such doubtful cases it referred the matter to the insurance department. Following a hearing the line was ordered cancelled by the commissioner on the ground that coverage could be had from admitted domestic insurers.

REA Committee Reports

WASHINGTON—Reporting on its investigation of the Rural Electrification Administration, a Senate agriculture subcommittee recommended that R.E.A. be restored to its former status, as an independent government agency, instead of being under the Agricultural Department. Chairman Smith of the committee accordingly introduced a bill for that purpose.

The committee report charged that National Rural Electric Cooperative Association and unidentified agricultural officials sought to have removed Harry Slattery as REA administrator. This pressure was given "unqualified disapproval" of the committee.

The committee attributed the attack on Slattery as having developed as a result of his opposition to the NRECA plan to go into the insurance business with the help of funds from local REA cooperatives.

The investigation disclosed that Slattery was asked by the White House to resign, but refused. However, under the existing situation, the committee says he is only nominally the administrator.

Broderick Buys Eaton Tower

DETROIT—D. F. Broderick and his associates have purchased the Eaton Tower, 34-story downtown office building at Woodward avenue and Witherell street, and will occupy a portion of the building as home offices of Dearborn National, Dearborn National Casualty and D. F. Broderick, Inc., which have been in the United Artists building.

Eaton Tower already houses several insurance offices, including Equitable of Iowa, Northwestern Mutual Life, Piper-Hesse Co., State Life and Sun Life of Canada.

Contributes Insurance to Drive

The Underwriters Board of Rochester, N. Y., paid the premium for insurance of Liberty Bridge that was built across Main street from which various events were conducted in the fifth war loan campaign. The material and labor were contributed and the value of the structure is \$8,000. The premium was \$500 and the commission was turned over to the Underwriters Board, which invested it in a war bond.

U. S. Chamber Is Seeking to Lend Hand to Insurance

Committee Finds the Groups Have Not Been Able to Unite

NEW YORK—Paul L. Hardesty, manager insurance department United States Chamber of Commerce, had a meeting of the insurance committee of that body in New York City Friday. It was the thought of Mr. Hardesty that the insurance committee might be able to act as a unifying body to bring together the insurance groups so that a program could be worked out that would be satisfactory to all following the U. S. Supreme Court decision. The various groups have held meetings and there have been differences of opinion internally within each group but each is endeavoring to work out some definite line of procedure that can be recommended.

Much Confusion Is Found

Mr. Hardesty discovered when he got the insurance committee together that there was much confusion and various groups had not been able to reach a uniform agreement. It was thought best to let the matter rest for the time being inasmuch as meetings are still being held with the hope that as time goes on there may be worked out a course that all will agree to accept and follow.

At the annual meeting of the New Jersey Association of Mutual Insurance Agents, Philip L. Baldwin of Washington, D. C., executive secretary of the National Association of Mutual Insurance Agents, said the organization was urging Eric Johnston, president of the U. S. Chamber, who is now on a visit to Russia, on his return to call a meeting of insurance groups throughout the country to discuss the possible results of the U. S. Supreme Court decision. Mr. Baldwin gave it as his opinion that Mr. Johnston, who has taken a very broad and wholesome view of business and government, might be able to be the hub around which the various insurance groups could revolve.

Mr. Baldwin explained that these groups have not been able to agree upon any solution that has caught the fancy of all. He stated that any agreement should square itself with public opinion, members of Congress and other factors.

Mr. Baldwin stated that in view of Mr. Johnston's reputation and the fact that he has the confidence of the insurance industry as well as other great enterprises it was urged that all unite in inviting him to call a meeting on his return from abroad.

W. P. Cassell of Seattle, National Union state agent in Washington, Montana and northern Idaho, and Mrs. Cassell are in Chicago visiting their son. Lt. W. P. Cassell, Jr., of the army quartermaster corps at Washington, who is in Chicago for a short time. W. P. Cassell is a brother of J. Lewis Cassell, Illinois state agent of London Assurance.

Frank A. Campbell, 73, who for the past seven years had been handling claims for the liquidation bureau of the Illinois insurance department, died at Wesley Memorial hospital a week after undergoing an operation. He is best remembered as claim superintendent for the old Associated Employers Reciprocal, the Sherman & Ellis organization. Prior to going with the department he had been handling claim matters for self insurers. Burial will be at his native city of Litchfield, Minn.

IN THE FIELD WITH OLD IRONSIDES

by H. J. B.

I never seen anything like it in my life, Joe, the way this Supreme Court deal has got everybody flat on their backs, screaming for help and hollering like a stuck pig. They act like it is the end of the world. Everybody keeps talking how they is no way to whip it. A lot of them told me last week that if you get yourself lined up with the state laws, why you are liable to be breaking a lot of different federal laws and vice versa. I just die laughing when some of them start feeling sorry for themselves and begin to moan how everything is so goofed up now that no matter what move they make they are liable to land in the clink with a fine thrown in on top of it. I'll bet if you walk in on the average company officer today and tell him you are from the department of justice, he is so jittery that before you could say another word to him he would yell, "I surrender, but please think of my family."

Trouble with all of those dopey characters is they just don't savvy the Supreme Court decision. They say it is too tough to understand. They ask you, "What does it all mean? How can they be federal control and state rights at the same time? What should we do, or should we maybe not do nothing, but just lay low?" A bunch of college men, Joe, running the insurance companies, they get a flock of fancy language tossed at them by the nine old men, and all they can figure out of it is it's so fierce that if they make a move to the right or left they are going to land in the hoosegow. I'm telling you it's pathetic.

Facts are it's so simple any little kid can get it the first time out. It won't take no five minutes to give you the whole thing in a nutshell, Joe, so you will know what you are talking about. Any dummy should catch it right away. It's lucky you run into me before someone else gave you the wrong oil. Well, in the first place the insurance companies been getting by on a rain check for years with what they always call in the law books St. Paul against Virginia, where it says insurance is positively not commerce. But the joker in that is it don't say what insurance is, and you and I both know it's got to be something. Way the whole case got into the law courts in the first place was that about 75 years ago the state of Virginia tried to collect some extra tax on top of everything else they was nicking the insurance companies for. The St. Paul was in the state, but it wasn't doing enough business in those days to wad a shot gun. So it just said the hell with it, because the tax Virginia was trying to gouge out was pretty near as big as all the premiums the St. Paul was getting in the whole state.

Naturally, Virginia slapped on a law suit. It went up to the Supreme Court where Hughes or somebody was head man at the time. Without clowning around, the Supreme Court boys decided right off the bat that insurance was not commerce. Their argamint was that in order to have commerce some dough has to be circulating around and all the premiums the St. Paul was getting out of Virginia you could stick in your right eye and still see just as good as before, so case dismissed, step down. Ever since then, if anybody started monkeying around with the insurance companies, all you had to say was, "Get next to yourself, brothers. Take a look at St. Paul against Virginia," and that would cool them off, but fast. What everybody forgot to notice was how big the insurance business had got to be in the last 75 years, so when Biddle got

his hooks into the case all he had to do was reel off the hellish big premiums the companies are writing in Virginia and every place else, what I mean plenty commerce. Even Frankfurter had to give him the nod. So now St. Paul against Virginia is a dead horse, and the question is where does that leave you and I? What does it mean to me, for instance?

Boy, it don't mean a thing, except I am going to start cutting everybody's throat, and committing all the murder in the book, and there isn't anybody going to stop me. Rates and rules are out the window. Everything has got to be strictly anti trust. I don't want any lip from any audit bureau or inspection bureau, either. There can't be any more cahoots. Everybody is on his own, so what I am going to get away with shouldn't happen to Walter Winchell's dog. Facts is, I'm going to keep going just the way I have been, only now it will be legal, and I can throw in a few extra twists nobody ever seen before.

For an example, I'm coming out right away with my Supreme Court Anti Trust Protective endorsement. This I'm putting onto the policies I write where for practically nothing extra (I mean it's just peanuts) I cover 80 percent on property at specific location or in one state, and 20 percent on any kind of property anywhere; what you might call a super all risks floater de luxe. I got this dressed up in high language. Leave me read it to you. "Nothing hereunder or hereinafter stated shall be regarded as in conflict with the Sherman or other anti trust acts. It is the intent of this policy to be strictly in line with the Supreme Court and the United States of American Constitution in regards to the anti trust matter. The Old Ironside Fire & Marine Insurance Company guarantees that this entire contract has been issued without colluding with any other company whatsoever, and that it is the sole and exclusive product of the party of the first part; to wit, i.e., and viz., the Old Ironsides Fire & Marine." I gave a cheap lawyer a saw buck to whip that up for me, and I mean he done a neat job of flinging those courtroom words around.

O. K., Joe, so you sum up the whole thing and what have you got? First place, you got a set up where I can go out and shoot the moon on commissions, forms, endorsements, contingents and what I always call allowances. I don't have to pay any attention to the stuff put out by the home office or the audit bureau. The way I look at it, if I should use any of that truck right away I am in contempt of court on the anti trust angle. What the Supreme Court wants is that every little business man should have his own bag of tricks, and be just as good as the Standard Oil or the General Motors. Who can stop me with that kind of a deal? If I find any of these morons, they call themselves my competitors, are still playing in cahoots, I just have to shoot a letter to Biddle or this O'Mahoney who is a dog on trusts and anybody who gets together to shake anybody down that will fix their clock.

The boys I really feel sorry for are fellows like George Long and Bernv Culver and John Thomas. You can't blame them for figuring they got to hold the National Board and the Underwriters Laboratories and things like that together, but what are they going to do? Anytime he feels like it Biddle is liable to say, "The Underwriters Laboratories is what we call in restraint of trade. It is giving the approved label to some people making like fire extinguishers and

stuff, and it is holting it back on a lot of others. If the Laboratories is going to be allowed to stay in business by the government, it will have to go on a new basis where it is putting out maybe a A, B and C label, something like that. But the deal has to be that everybody who applies gets some kind of a label says it is approved. Anything else is out, and if you don't think so, just remember what happened to Sewell Avery. Well, Joe, I'd rather let Cecil Shallcross or Fred Hubbard or somebody figure out the answer to that one. Me, I'm just waving the flag and working hand in glove with the good old Supreme Court.

Government Men in New Posts

WASHINGTON—Russell Mockwart has left the wartime commission insurance division for a position with American Mutual Liability, New York. He was formerly with the National Board.

William F. Sullivan has resigned as insurance examiner in the War Department engineer corps insurance division to join the staff of Smith, Hinchman & Grylls, Detroit architecture and engineering firm which has recently taken on a considerably Navy contract.

William A. Moffat, insurance examiner in the army engineers division office, Columbus, O., resigned to go with John C. Paige & Co., Boston brokers. George Morrissey, chief of the engineers insurance division, is reported seeking a successor to Mr. Moffat.

Conclusion to NRECA

WASHINGTON—Referring to the National Rural Electric Cooperative Association insurance angle of its investigation of rural electrification administration, the Smith Senate agriculture subcommittee said in its interim report recommending restoration of REA to an independent status:

"One of the most disrupting episodes causing further dissention and disorganization was the incorporation of certain private corporations for the operation of insurance companies and agencies to sell supplies and insurance to the REA cooperatives, their families, and others. The incorporators seem to have included some superintendents of local cooperatives. Mr. Stoneman, now president of the NRECA, testified he was one of them."

"In fact, the testimony indicates that before these corporations were formed, this scheme was originated by the Deputy Administrator, Robert B. Craig, who, under oath, testified that he was willing to accept the responsibility of parentage of this scheme."

Decree 40 Cent Minimum

The wage and hour division of the U. S. Department of Labor has approved a recommendation of an industry committee with respect to the minimum wage rates in finance, insurance, real estate, motion pictures and miscellaneous industries, effective July 17. This establishes a wage rate of not less than 40 cents per hour, requires posting of notices with respect to the order and defines the businesses and industries affected.

Egloff Notes Post-war Trend

Insurance companies will do a vast recruiting and educational job after the war, John H. Egloff, supervisor Travelers agency field service in casualty lines, writes in an article appearing in the Hartford "Times" midyear insurance and financial edition. He believes this is the greatest opportunity in their history and they will not neglect it. He noted in post-war training in Germany the most popular course is insurance salesmanship. "There is every indication," he commented, "that the years following World War II will be another period of great growth insurance-wise."

Orville K. Brown, long time local agent at Lebanon, O., died from a heart attack in his office. He had been in failing health for several months. Surviving is a son, Pvt. Louis Brown, stationed in the South Pacific.

NEWS OF FIELD MEN

Indiana Field Men Meet at Wawasee

Gus J. Daseke, Phoenix of Hartford, was elected president of the Fire Underwriters Association of Indiana at the annual meeting at Lake Wawasee. J. A. Bawden, Springfield F. & M., was elected vice-president, and Miss Elizabeth S. Cooper reelected secretary-treasurer.

A. E. Bulau, Home; A. H. Wishard, Northern of England, and L. D. Ulrich, New York Underwriters, were elected members of the executive committee.

J. D. Pearson, Glens Falls, retiring president, in his annual address told of activities, especially in connection with the war effort.

Helm on Public Relations

Harry G. Helm, advertising manager Glens Falls, spoke on public relations, emphasizing it is an important obligation of all engaged in the fire insurance business to use their opportunities to best advantage in establishing a better

understanding of its operation methods and public services rendered. His suggestions were regarded as especially timely in view of the adverse rulings by the U. S. Supreme Court holding insurance is commerce.

Henry Olson of Chicago, vice-president First Bancredit Corporation, spoke on the past program followed by his company and its future plans in financing, including handling more automobile paper with a prospect of more business for local agencies.

On behalf of the association, R. P. Elder, Fidelity-Phenix, presented Mr. Pearson a token gift of bonds to be used later to purchase a camera of a type not at present available.

Tribute to Men in Service

G. R. Pritchett, American of Newark, presided at the banquet. Tribute was paid to members in armed service. Prizes were awarded for golf, baseball, horseshoes and bridge. The highlight in sports was the softball contest. The team captained by F. D. Payne, New York Underwriters, defeated the team of which Mr. Pritchett was captain.

Among out-of-state guests were H.

W. Donnan, Hartford Fire, Chicago; J. J. Hubbell, Security of New Haven, Chicago; H. L. Grider, manager, and J. A. Davidson, underwriting supervisor, both of Factory Association, Chicago, and LeRoy Swanson, Springfield in Illinois. Western Adjustment and Underwriters Adjusting were well represented.

Dr. O. W. Ridgeway, a guest from Indianapolis, was elected "surgeon general."

The Indiana Fire Prevention Association reelected all officers and present committees continue. A. E. Bulau, Home, is president; J. W. Byrne, American, vice-president, and D. G. Kaga, Secured F. & M., secretary-treasurer. President Bulau outlined work done in the inspection and removal of fire hazards in Indiana properties affected by the war effort. There were about 125 qualified inspectors at the start of the year but, because of wartime demands, these have been reduced to about 100. They have devoted about 11,000 hours to actual physical inspection and the headquarters staff added many more hours. In a little over a year, ending June 1, 3,110 original inspections were concluded and 1,454 properties were checked for general welfare. In inspection of Evansville, upon request of the state fire marshal, 1,106 other buildings were inspected, making a total of 5,670 original contacts in the year.

Reinspections are well under way, and it has been found over 95% of recommended hazards have been removed or improvements made.

Sykes Home La. State Agent; Seaman Joins Organization

M. W. Sykes, formerly special agent for Home at Monroe, La., has been advanced to state agent to succeed the late E. R. Pope. Mr. Sykes will make his headquarters in the Hibernia Bank building, New Orleans. He joined Home in 1940 and before that was manager of the H. R. Speed agency, Monroe.

Fred L. Seaman has been appointed a special agent for Home, and will make his headquarters with Mr. Sykes in New Orleans. Mr. Seaman has been with F.C.A.B. for a number of years.

Corroon & Reynolds Make Detroit and Pa. Changes

Corroon & Reynolds has appointed Don R. Bray manager of the Wayne county department at Detroit, succeeding J. A. Mosher, and has appointed C. G. Sykes in the Pennsylvania field.

Mr. Bray is a graduate of Armour Institute and was associated with the Fire Underwriters Inspection Bureau at Minneapolis. He was with Western Sprinkled Risk Association for several years with headquarters at Detroit. L. D. Anderson continues in charge of the Grand Rapids office and the western half of Michigan. Mr. Sykes was associated with Crum & Forster for 10 years and more recently has been in the general agency business.

Rinker to Hartford in Detroit

C. Whitney Rinker, engineer with the Kansas Inspection Bureau for about 15 years since graduation from Armour Institute, has joined Hartford Fire in Detroit. Recently he has been chief of protection at a large Kansas war plant.

San Francisco Pond Elects

SAN FRANCISCO—Weldon L. Oxley, Crum & Forster, Sacramento, was elected most loyal gander of San Francisco Blue Goose at the annual meeting. Francis L. Ingersoll, National Automobile Theft Bureau, is supervisor; Paul B. Schlosser, Phoenix Assurance, custodian; Charles W. Rogers, Fire Association, guardian, and Sig Arndt, Finn, Elbow & Medcraft, keeper.

John H. Martin, most loyal gander, announced the largest membership in the pond's history, 613, maintaining its rec-

ord as the largest in the organization. Howard Reynolds, most loyal grand gander, gave a brief talk.

Rossow Is Back from Army

Ernst H. Rossow, former special agent in Indiana for National Fire, has received his honorable discharge from the army and has been reassigned to the Indiana field as special agent under the supervision of State Agent H. W. Mullins.

Utah-Idaho Blue Goose Elects

SALT LAKE CITY—At the annual meeting here of the Utah-Idaho Blue Goose, S. E. Rich, Glens Falls, was elected most loyal gander, succeeding A. S. Nichols, Nichols Adjustment Bureau; H. S. Morr, Pacific Board, supervisor; R. L. Salmon, Commercial Union, custodian; Frank F. Robinson, general agent, guardian; F. C. Bromley, Nichols Adjustment Bureau, keeper, and Frank Benson, general agent, wielder.

Ewing S. Moseley, state agent of London Assurance in Texas, has moved to 409 Republic Bank building, Dallas.

Schauffler Named Chairman

NEW YORK—H. K. Schauffler, assistant general manager National Board, was elected chairman of an advisory committee of the board, composed of about 20 company advertising and public relations men, at its second meeting. The committee will assist in planning the board's advertising and educational programs and functions under the public relations committee of which Esmond Ewing, Travelers, is chairman.

CHICAGO

Kuffel Joins A. F. Shaw Agency in Chicago



W. F. KUFFEL

W. F. Kuffel has resigned as assistant manager at Chicago for Phoenix of Hartford to join the A. F. Shaw & Co. agency here. He is prominent in fire insurance affairs in the city. He joined Phoenix in 1937 after having served as an engineer for the Chicago Board for 12 years. He is a graduate of Armour Institute of Technology. He has served for several years as president of the Insurance Club of Chicago.

SEGERDAHL HEADS COUNTY UNIT

John G. Segerdahl has been appointed Cook county superintendent for National Fire.

Mr. Segerdahl entered the employ of National Fire in 1911 and has served continuously in various capacities since that time, excepting for his military service in France during the former war.

DEPENDABLE AS Time

Throughout the years, the clock that adorns the tower of historic Independence Hall in Philadelphia has rendered faithful service both to the city's residents and to its thousands of visitors.

Rendering equally faithful service, the Phoenix-London Group is prepared at all

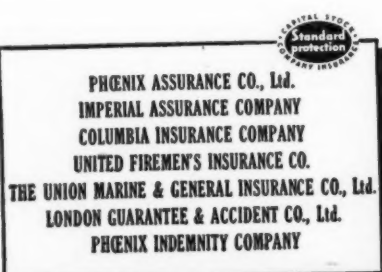
times to solve the most complex casualty, fire or inland marine insurance problem with coverages especially designed for complete protection.

Known for its long experience, sound underwriting policy and unquestioned financial strength, this Company offers exceptional opportunities to agents everywhere!

Phoenix-London

GROUP

55 FIFTH AVENUE · NEW YORK



PHOENIX ASSURANCE CO., Ltd.
IMPERIAL ASSURANCE COMPANY
COLUMBIA INSURANCE COMPANY
UNITED FIREMEN'S INSURANCE CO.

THE UNION MARINE & GENERAL INSURANCE CO., Ltd.
LONDON GUARANTEE & ACCIDENT CO., Ltd.
PHOENIX INDEMNITY COMPANY

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In 1920 he was named Cook county special agent and in 1939 promoted to field superintendent of Cook county.

Mr. Segerdahl has had a wide experience for the increased responsibilities of his present position and will devote his entire time to the development and supervision of the business of National Fire in Cook county.

YOUNGBERG 50-YEAR MAN

Elliott Youngberg, accountant for the Critchell, Miller agency of Chicago, is

Kelley with F.C.A.B. in Montana

BUTTE, MONT.—J. D. Kelley, who has served for 10 years as Montana deputy insurance commissioner, has been named as branch manager of the Fire Companies Adjustment Bureau.

Cheney G. Robertson, agency superintendent in the western department of London & Lancashire, died at Evanston, Ill., hospital following a heart attack. He was born at La Crosse, Wis., and spent his early manhood at Winona, Minn.

He entered insurance work early in life with the Brandt rating organization in Minneapolis. He was appointed field representative for London & Lancashire in 1909 for Minnesota and Iowa with headquarters at Minneapolis; he later moved to Des Moines and then to Omaha as state agent for Iowa and Nebraska.

He was appointed assistant agency superintendent at Chicago in 1919, and was advanced to agency superintendent in 1933.

George E. Allen, vice-president of Home, pioneer in the move of devoting advertising space to the Red Cross, is expected to return to Washington by air about July 8 or 10, after an official trip to England on Red Cross business.

WANTED

Fire Underwriter, male or female. Permanent, downtown Detroit Agency. Address Box W-39, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

EMPLOYMENT OPPORTUNITY

A middlewest General Insurance Agency has opening for Accountant and Auditor. Present employee resigning due to illness and wishes to sell his interest. Permanent with splendid future. Agency controls two companies. Address W-32, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

AVAILABLE

July 10th, Fire and/or Casualty Field Representative. Energetic—diplomatic—capable. Address W-41, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WANTED A. & H. CLAIM MAN

Man or woman, to do underwriting and claim work for well established Chicago company. Write, giving experience, age, etc. Address W-44, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

EXPERT FIRE FIELD MAN

Over draft age, handling large premium volume. Wants new territory for personal reasons. Present employer will recommend. Can visit you, your expense July 1-15. A. G. O'Neill, 1245 Logan, Denver, Colorado.

completing 50 years in the service of that agency and on July 14 the office is being closed and a luncheon will be given in his honor. Mr. Youngberg is the oldest salaried employe of the agency in point of length of service. A broker, Charles Parets, has been associated with the agency since 1888.

Mr. Youngberg joined R. S. Critchell & Co. in 1894, and was put to work delivering policies. In 1898 with three friends from Wisconsin he went to Alaska in the Klondike gold rush but came back two years later, richer mainly in experience and returned to the agency.

He was made cashier in 1902 and since 1911 has been accountant.

GRAIN ASSOCIATION ELECTS

C. E. Wheeler, Hartford Fire, was reelected president and Herbert Clark, Firemen's, vice-president at the annual meeting of the Underwriters Grain Association in Chicago. Eric Steinbeck was elected treasurer to replace Miss Alvina Jochem, who has resigned. W. L. Lerch, who until a year ago was manager but who has remained in an advisory capacity, will continue for another year as attorney-in-fact.

This was the first annual report to be made by Manager C. E. Harbin. The fiscal year ends Aug. 1, but with fingers crossed he reported that so far the year has been good. The largest single loss of the year was at an elevator in Superior, Wis. The loss which has not yet been adjusted, is estimated at \$85,000.

CHAPIN GOES WITH AETNA FIRE

Wesley A. Chapin, for 18 years with Providence Washington in Chicago, latterly as agency superintendent, has joined the accounting department of Aetna Fire's western department in Chi-

157 Billion Dollars

— Creates Needs for Insurance!

Economists estimate that this year's national income will be 157 billion dollars. Salaries and wages will account for 69 per cent of it. Savings are put at 35 billions.

Where will this money go? Much of it is buying jewelry, furs, homes—many things that high wages have made available to skilled craftsmen and war workers.

To us . . . and to you . . . this can mean that a lot of folks, who we may have passed up a few years ago, have become good new prospects for insurance. And, that many small policyholders have acquired new possessions which they will want to cover against loss.

It makes sense to think that business can be increased today, by—(1) directing an appropriate sales effort towards the skilled workers in your community. (2) Reviewing the insurance needs of present clients in the same group.

How can you get your share of this potential new business? By consistently reminding your clients and prospects to check their insurance needs with you. Our national advertising is helping to do this—as you can see from the July advertisement shown here—and will continue to back up your efforts.

FIRE ASSOCIATION GROUP,
401 Walnut Street, Philadelphia 6, Pa.
Branches in Atlanta, Chicago, Dallas,
New York, San Francisco, Toronto.



INSURANCE CALENDAR



On July 25, 1909, Louis Bleriot, flying a little monoplane, made the first English Channel flight in a heavier-than-air machine. He took 37 minutes to fly from Calais to Dover. And the world grew smaller—also safer! For while men

like Bleriot were concentrating on reducing distance, insurance companies like those in Fire Association Group were concentrating on reducing fire hazards—a policy that's made city living safer, insurance costs lower than ever before.

1944—JULY hath 31 days

"For a shorter war, work longer days!"

ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

JULY	Latitude +36°		Latitude +45°	
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	5:02	7:05	4:49	7:18
6	5:04	7:05	4:52	7:17
11	5:07	7:04	4:54	7:16
16	5:09	7:02	4:57	7:14
21	5:12	7:00	5:01	7:11
26	5:15	6:57	5:05	7:08
31	5:18	6:54	5:08	7:04

JULY	Latitude +46°		Latitude +45°	
	SUNRISE	SUNSET	SUNRISE	SUNSET
1	4:35	7:33	4:17	7:51
6	4:37	7:32	4:20	7:49
11	4:40	7:30	4:24	7:47
16	4:44	7:27	4:28	7:43
21	4:48	7:24	4:33	7:39
26	4:53	7:20	4:38	7:34
31	4:57	7:15	4:43	7:28

JULY	Latitude +36°		Latitude +40°	
	MOON-RISE	MOON-SET	MOON-RISE	MOON-SET
1	2:45	1:30	2:57	1:20
3	4:43	2:48	5:05	2:29
5	6:45	4:27	7:11	4:02
7	8:37	6:29	8:59	6:06
9	10:10	8:43	10:22	8:28
11	11:29	10:53	11:39	10:51
13	12:07	1:00	12:02	1:08
15	1:24	3:02	1:10	3:21
17	2:52	4:59	2:30	5:25
19	4:33	6:44	4:08	7:08
21	6:21	8:11	6:00	8:30
23	8:09	9:22	7:56	9:33
25	9:53	10:25	9:50	10:27
27	11:38	11:28	11:44	11:21
29	1:29	12:03	1:44	12:03
31	3:26	1:23	3:50	1:02

To obtain local times of sunrise and sunset: for longitudes other than the standard time meridians (i.e., 75°, 90°, 105°, and 120°, for Eastern, Central, Mountain, and Pacific Standard Time), decrease the time four minutes for each degree east of standard meridian, or increase the time four minutes for each degree west of standard meridian.

- 1—Sa.—1871, Rome became capital of Italy.
- 2—Su.—1937, last message from Amelia Earhart Putnam.
- 3—M.—1890, Idaho admitted to Union (43rd State).
- 4—Tu.—1866, \$15,000,000 fire ravaged Portland, Me.
- 5—W.—Full Moon, 11:27 P.M., E. S. T.
- 6—Th.—Take advantage of today's low rates—fill in the gaps in your property insurance coverage!
- 7—Fr.—1941, U. S. Marines occupied Iceland.
- 8—Sa.—1758, Battle of Ticonderoga.
- 9—Su.—1943, Allied invasion of Sicily commenced.
- 10—M.—1926, explosion and fire caused \$100,000,000 property loss, Naval Arsenal, nr. Dover, N. J.
- 11—Tu.—1779, Norwalk, Conn., burned by British.
- 12—W.—Last Quarter, 3:39 P.M., E. S. T.
- 13—Th.—1913, partial suffrage granted Illinois women.
- 14—Fr.—1860—birth of Owen Wister, novelist.
- 15—Sa.—1918, Battle of Chateau-Thierry.
- 16—Su.—1863, \$2,000,000 property loss, N.Y.C. riots.
- 17—M.—Are you protected against losses from riots? Ask your Agent or Broker—he'll know!
- 18—Tu.—1918, Aisne-Marne offensive started.
- 19—W.—1848, first Woman's Rights Convention.
- 20—Th.—New Moon, 12:42 A.M., E. S. T.
- 21—Fr.—1943, \$300,000 fire in LaCrosse, Wisconsin.
- 22—Sa.—1929, Bremen crossing—4 d., 17 hr., 42 min.
- 23—Su.—1916, Hindenburg's Riga line pierced.
- 24—M.—1925, beginning of Scopes trial, Dayton, Tenn.
- 25—Tu.—1943, Mussolini resignation announced.
- 26—W.—Fire Association Group companies pride themselves on settling claims promptly, cheerfully.
- 27—Th.—1867, 2nd Atlantic cable completed.
- 28—Fr.—First Quarter, 4:23 A.M., E. S. T.
- 29—Sa.—1900, Italy's King Humbert assassinated.
- 30—Su.—1943, \$500,000 grain elevator fire, Chicago.
- 31—M.—1925, France completed evacuation of Ruhr.

OBSERVATION for July: Unless your property insurance has been increased to cover the 15%—50% rise in replacement costs that the war years have produced, you run the risk of heavy losses.

MORAL for July: Have your Agent or Broker check your property insurance . . . and bring it up to date . . . at once!

PROPERTY INSURANCE
Fire—Automobile—Marine

FIRE ASSOCIATION GROUP

Fire Association of Philadelphia
The Reliance Insurance Company
PHILADELPHIA
Lumbermen's Insurance Company
Philadelphia National Insurance Company
PENNSYLVANIA
SYMBOL OF SECURITY SINCE 1817

cago. For about a year he has been special agent of J. M. Wilson Corp., Kalamazoo, Mich., general agency. He has been in the business for 25 years. He had early experience in the home office of a Mississippi fire company, and later was with Joseph Froggatt & Co.

The Chicago office of **Northwestern Mutual Fire** and Northwest Casualty has been moved to the Bankers building.

COMPANIES

Royal's Head Office Statement Is Analyzed

Gratifying results were recorded in all major departments of Royal in the head office report that was presented by Chairman P. R. England at the annual meeting in Liverpool.

Total premiums for 1943 were £16,399,000. Fire premiums were higher by about £200,000. The underwriting profit was £612,000 or 9.3% as compared with 8.6% for the previous year.

Accident and general premiums at £7,087,514 showed a gain of about £200,000. Underwriting profit was £916,000 or 12.9% as against 12.7% in 1942.

The marine account for 1942 was closed with a loss of £173,000 which was not unexpected in view of the heavy war losses which fell upon the Royal's American business during that year. Premiums for 1943 at £2,736,000 were less by £1,200,000 than for the previous year due to the reduction in war risk rates.

Commends U. S. Unit

Mr. England reported that fire losses at home showed a gratifying reduction but the aggregate fire wastage throughout the United Kingdom for 1943 was estimated to have reached over £9 million. The United States fire losses were highest reported for many years. He commended the American management for producing a profit in face of that situation.

Mr. England remarked that in the sphere of fire prevention the insurance companies stand preeminent. For decades they have regarded this as their special responsibility. A great body of experience has been built up, highly competent officials are available and scientific research on the highest

plane is conducted at the testing station maintained by the Fire Offices Committee.

Senn Agency Superintendent of National Fire Group: Herrin Named in Carolinas

Robert M. Senn, state agent in the Carolinas of the National Fire group, has been appointed agency superintendent and soon will be transferred to the home office at Hartford to assist in development and supervision of southern business. He has had extensive field experience in several southern and southwestern states, notably in the Carolinas.

R. V. Herrin becomes state agent at Charlotte, N. C., to supervise the business in North and South Carolina succeeding Mr. Senn. Mr. Herrin is a native of the south where he was educated and trained. He has had extensive experience as a rate and service engineer, and has served another group of insurance companies in recent years managing their business in Alabama, Florida, Georgia and South Carolina.

Aetna Fire Appoints S. S. Perry General Agent

Sidney S. Perry has been appointed general agent of Aetna Fire at the home office and Lester W. Stuhlman special agent in Connecticut and western Massachusetts.

Mr. Perry joined Aetna Fire in 1928 in an underwriting and engineering capacity. Ten years later he was made special agent and assigned to the Connecticut and western Massachusetts territory. In his new position he will assist Vice-president Guy E. Beardsley and Secretary C. L. Allen in the management of the New England department.

Mr. Stuhlman entered the fire insurance business in 1927. Since that time

he has specialized in the handling of country-wide brokerage account for fire and allied lines. In his new duties with the Aetna group he will work with State Agents A. L. Martin and C. B. Austin.

IN U. S. WAR SERVICE

Maj. H. P. Ausherman, formerly with the Kansas City office of the Kansas Inspection Bureau, has been named control officer with the headquarters office of the San Francisco area.

Lieut. Eric Collins of the navy insurance division, who was formerly with the U. S. head office of Zurich at Chicago, Mrs. Collins and their two daughters are spending a leave at their home in Winnetka, Ill.

Donald M. Wood, Jr., formerly of the Childs & Wood agency in Chicago, who entered the army a few months ago, is now in the statistical department of the air force headquarters at Nashville.

T. Roney Williamson, formerly marine special agent of Fireman's Fund in Hartford and Washington and then underwriter in the New York office, has been commissioned a second lieutenant in the army and has been assigned as instructor in the officer candidate section of the field artillery school at Ft. Sill, Okla.

Bernard J. Daenzer, manager at Detroit for the Security of New Haven group and also special agent for Connecticut Indemnity in charge of the western states, has been commissioned an ensign in the navy supply corps and left Saturday for the amphibious school at Solomons, Md.

Resigns Committee Posts

Bradford Smith, Jr., vice-president of North America, has resigned from the actuarial bureau and the public relations committees of the National Board to which he was recently appointed.



A ship's navigator bears a heavy responsibility. He, alone, is held accountable for charting a safe course ... and on his knowledge and experience depend the lives of his shipmates.

The broker or agent buying American insurance for American interests abroad also bears a heavy responsibility, for his clients rely on him to see that they have the proper insurance coverage. That is why so many brokers and agents are dealing through the AIU, for with whatever line of protection their insured is concerned—fire and allied lines, marine, casualty, automobile—if it is *foreign coverage*, the efficient and experienced service this organization offers can not be surpassed!

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STOCKS

By H. W. Cornelius, Bacon, Whipple & Co., 135 So. La Salle St., Chicago, July 3, 1944

	Par	Div.	Bid	Asked
Aetna Cas.	10	5.00*	133	137
Aetna Fire	10	1.80*	50	52
Aetna Life	10	1.40*	33 1/2	35
Amer. Alliance. 10	1.05*	21 1/2	23	
Amer. Cas.	10	.60	11 1/2	12 1/2
Amer. Equitable 5	1.00	17	18	
Amer. Home	10	...	10 1/2	11 1/2
Amer. (N. J.) ...	2.50	.60	15	16
Amer. Surety ...	25	2.50	57 1/2	59 1/2
Balt.-Amer.	2.50	.30	6 1/2	7
Boston	100	21.00*	565	580
Camden Fire ...	5	1.00	20 1/2	21 1/2
Contl. Cas.	5	1.60*	38	39 1/2
Contl. N. Y. ...	2.50	2.00*	44 3/4	45 3/4
Fidelity-Phen... 2.50	2.20*	48	50	
Fire Assn.	10	2.50*	61 1/2	63 1/2
Firemen's (N.J.) 5	.40	13	14	
Fireman's Fund 10	3.00	83	85	
Franklin Fire... 5	1.00	24 1/2	25 1/2	
Glens Falls.... 5	1.85*	44	46	
Globe & Repub. 5	.50	8 1/2	9 1/2	
Gl. Amer. Fire... 5	1.20*	28 1/2	29 1/2	
Hanover Fire... 10	1.20	27 1/2	28 1/2	
Hartford Fire... 10	2.50*	95	97	
Home (N. Y.) ... 5	1.20	28 1/2	29 1/2	
Ins. Co. of N. A. 10	3.00*	84	86	
Maryland Cas... 1	...	8	8 1/2	
Mass. Bonding... 12.50	3.50	68 1/2	70	
Natl. Cas.	10	1.25*	26 1/2	27 1/2
Natl. Fire	10	2.00	58	60
Natl. Liberty .. 2	.30*	6 1/2	7	
Natl. Un. Fire... 20	5.00*	167	172	
New Amst. Cas. 2	1.00	25	26	
New Hamp. 10	1.80*	44	46	
North River ... 2.50	1.00	22 1/2	23 1/2	
Ohio Cas. 5	.70	24	25	
Phoenix, Conn. 10	3.00*	77	80	
Preferred Accl.. 5	1.00*	14 1/2	15 1/2	
Prov. Wash. ... 10	1.40*	33	35	
St. Paul F. & M. 12.50	2.00*	66	68	
Security, Conn. 10	1.40	34	36	
Sprgfld. F. & M. 25	4.75*	113	116	
Standard Accl.. 10	2.50	60	62	
Travelers	100	16.00	458	463
U. S. F. & G... 10	1.50*	37	38 1/2	
U. S. Fire..... 4	2.00	47 1/2	49	

*Includes extras.

wholesale grocery and tobacco firm, at Des Moines. The building was valued at \$40,000 and stock at \$85,000, and the loss is close to total.

Myles Sullivan, air force sergeant formerly associated with the Cook County Inspection Bureau, is now reported a prisoner of war. He had been reported missing since May. Recently he was awarded the air medal and had completed about 30 missions.

Ensign R. L. Martin, formerly with Fidelity & Casualty at Washington, who was engaged on shipbuilding contract insurance work for the navy and prior

to that was with the War Department insurance division, has left the naval division to report for duty at the destroyer instruction school, Norfolk, Va.

Lt. Ralph E. Harrison, formerly with Travelers, Cleveland, has been taken on as a replacement to Martin and is engaged on loss review work.

At the dinner honoring him on completion of 50 years of service with Agricultural, Harvey R. Waite, president of that company and Empire State, was presented a sterling silver tea and coffee service from his associates and an illuminated scroll signed by directors, of-

ficers and the president of the Agricultural Employees Association. In acknowledging the tribute, Mr. Waite spoke briefly of incidents in the companies' history. In 1894, he said, premium income was slightly under a million dollars and assets only slightly more than \$2 1/2 million. In 1943 premiums were almost \$9 1/2 million for the two companies and total assets were over \$20 million. In 1894 there were about 650 agents, now there are approximately 4,000. Mr. Waite joined Agricultural as an office boy in 1894 and was elected president in 1928, the year Empire State was organized.

WOOD FURNITURE CENTER

What's wrong with this PICTURE?

Gibson Now Special Agent American States in Indiana

J. H. Gibson has been appointed special agent of American States to travel in Indiana without definite territory for the present. He will represent both the casualty and fire companies of the group for automobile, casualty, fire and allied lines. Mr. Gibson has been travelling in Indiana for 20 years, the last six with the Loyalty group. At the annual meeting of the Indiana Blue Goose, Mr. Gibson was elected keeper and has headed the service men's committee the past year.

Question of U. S. Insurance Data

WASHINGTON — Whether insurance industry data appears in a new statistical program forecast by Secretary of Commerce Jones will depend, department officials believe, largely upon whether the insurance industry desires such data to be gathered and published.

The program announced has not mentioned specifically insurance statistics, but it is explained that the announcement outlines only part of a larger program.

Austerman with Pogge & Kelly

L. A. Austerman, production man of the Chicago branch office of Citizens Casualty, has resigned, and has become associated with J. Frank Kelly in the Chicago class 1 agency of Pogge & Kelly. This old insurance house dates back about 30 years, when it was Kuhns & Pogge.

\$125,000 Des Moines Loss

Insurers will pay an estimated \$125,000 as a result of the fire which destroyed a four story brick building occupied by H. B. Leiserowitz & Co.,

The sign SAYS "Absolutely Fireproof"...so why are the firemen here? Because unfortunately the owners failed to realize that no building can be more "fireproof" than its contents.

Such oversight costs hundreds of thousands yearly in vital materials destroyed by fire. In many cases, regardless of insurance, these goods cannot be replaced...and too, intangible losses—lost prestige, lost confidence, lost profits and a score of other unseen but very real losses...can deal a staggering blow to an erstwhile successful business.

Only when building and contents are protected with automatic devices which detect fire at its start

and summon fire fighters to the scene in those vital few moments after a blaze breaks out can you or your customers experience peace of mind in a maximum sense of security...only then can you have the assurance that the goods in your care have the best of up-to-date protection.

That is why warehousemen, plant executives and business men the country over fortify their property against belated fire discovery and delayed alarms by adopting A.D.T. Automatic Protection Services... Aero Automatic Fire Alarm, Automatic Sprinkler Supervision, Waterflow Alarm, Watchman Supervision, Industrial Process and Heating System Supervision, Fire Control for Air Duct Systems.

May we tell you how this nationally operated service can help you solve your particular protection problems and possibly effect substantial economies as well? Write today...you incur no obligation.

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EDITORIAL COMMENT

Keeping Ahead of the Law

The fact that the new personal liability policy includes medical payments coverage at no extra charge is another interesting and significant milestone in the progress of getting away from the theory of negligence as the basis for liability insurance. The use of negligence as the test of liability for one's actions is considered by many to be outmoded under today's enlightened standards of behavior. Undoubtedly some day this country will reach the point where a person will be held responsible for the damage he causes regardless of whether it is possible for an unfortunate plaintiff to prove him guilty of negligence and himself wholly free from even the slightest taint of it.

While people buy liability insurance so as not to suffer serious financial loss if sued for damages, most who are above the lowest level of social consciousness cannot feel entirely conscience-clear if a friend or even someone they never saw before is injured by their act, or on their property, or by a motor vehicle or airplane which they own.

In gradually increasing the scope of its contracts so as to include moral as well as legal responsibility the insurance business is showing itself more progressive than the law and this is surely a point in its favor.

It is interesting to recall that when automobiles first came into use the

Georgia supreme court held an automobile to be a "dangerous instrumentality" and that the man who drove one along the highways was in the same category as the man who transported a keg of dynamite. That is, he was virtually the insurer of the public's safety. That decision was later overruled and was not followed elsewhere but it is interesting to speculate on what would have happened if the "dangerous instrumentality" view had been taken by the courts generally.

Any person who sees the way in which high powered cars are operated by drivers whose qualifications have been determined only sketchily, if at all, cannot but wonder if the term "dangerous instrumentality" is not something of an understatement.

The progress of the insuring of moral responsibility along with legal responsibility began with the medical payments feature of automobile insurance, which was made purchasable for a moderate extra premium. Then it was included, also for an extra premium, along with the residence O. L. & T. policy. Of course, the medical expense coverage is worth something in the way of premium but it is to be hoped that the public will prefer to buy its coverage on that basis and thus permit the casualty companies to go even farther in including coverage regardless of who was at fault.

Following the Usual Paths

Now that company executives and organization men have had an opportunity to do some thinking and studying of the U. S. Supreme Court decision and its possible effects, they are more and more convinced that it would be very unwise to depart from the accustomed paths until new ones have been blazed. These men take the position that the companies have gone along in an established way. They have not willfully or voluntarily violated any law. In fact they are law abiding citizens. They want to comply with all the governmental rulings. Therefore they believe that they should follow an orderly and reasonable course just as they have before.

Naturally in an issue of this kind there will have to be adjustments. The business cannot go ahead in the same way. There are some changes that will have to be made. Until the pattern is laid out insurance men can do nothing but guess. The government, most of them think, does not intend to do any-

thing drastic that will cause an upheaval.

Insurance comes very close to the people. They do not want anything done that will impair their protection. During the years the building of a great industry has had careful attention. There have crept in certain practices that cannot be condoned and undoubtedly they will be abolished.

There is little likelihood of a rate war, savage competition or cut throat methods. The results would be destructive. The people want their insurance safe above everything else. They want to feel that when they have a claim and it is justifiable, it will be paid. They want the insurance companies to have the money to pay their just obligations.

The readjustment process and stipulations that have to be made will take time.

That the people are discerning is seen in the vote in Congress when the bill to exempt insurance from the operations of

the federal anti-trust laws was passed by so large a majority. That probably was surprising to many of the people who were endeavoring to harass insurance. Thousands of letters that Congressmen have received, especially from life insurance policyholders making inquiry as to how their life insurance will

be affected, have left an impression. Law makers are convinced that the people are solicitous as to what may happen to their insurance. Therefore, in our opinion, anything untoward, a drastic or sudden movement taken by the government will be resented sharply by the policyholders.

PERSONAL SIDE OF THE BUSINESS

Rex Dennant, vice-president of Eliel & Loeb Co. of New York, has been elected a director of United Artists Corporation. Mr. Dennant has been associated with Eliel & Loeb since 1935.

President **O. L. Brooks** of Globe & Rutgers was never a field man, but he has traveled more extensively than almost any field man. In the various positions that he has occupied he has been a consistent traveler, getting in touch with agents throughout the country. He was an engineer with Niagara Fire doing work east of the Rocky Mountains and traveled extensively. Later he had charge of Firemen's in the department at Dallas. He was on the road visiting agents throughout his territory. He is a great believer in higher executives keeping in close touch with agents. Mr. Brooks has been on the road half the time so far this year. He makes it a point to accompany a field man in his territory.

Col. Sam F. Woolard, retired state agent of Commercial Union, Wichita, Kan., is confined to his residence with a prolonged ailment which has affected one of his feet, but is able and eager to have visitors.

J. M. Haines, U. S. general attorney of Phoenix Assurance, has been named chairman of the executive committee of the National Board.

Alvin Skoog, vice-president of the R. W. Troxell Company agency at Springfield, Ill., was guest of honor at a golf outing and dinner given by Mr. Troxell, marking Mr. Skoog's 25th anniversary with the agency. The group included the office organization and field men; W. H. Hansmann, vice-president, and Ellis P. Schmidt, manager of Fidelity & Deposit, Chicago, and L. W. Zonzius, Conkling, Price & Webb, Chicago.

D. H. Douville, inspector for the Underwriters Grain Association, at the suggestion of his physician is taking a two months rest at his home in Chicago. He is 72 years of age and has been with the Grain Association 17 years.

E. H. Lougee, veteran Council Bluffs, Ia., local agent, was honored at a dinner there on the 5th anniversary of his association with National Fire. Will H. Harrison and Ralph E. Rinard, state agents of National, represented the company.

The honorary degree of D.C.L. has been conferred by the University of South Carolina on **Edwin G. Seibels** of Seibels, Bruce & Co., Columbia. He is chairman of the university's board of trustees.

DEATHS

Harold J. Howe, independent adjuster with offices at 111 John street, New York City, died at Mountainside

Hospital, Montclair, N. J. He started in the business with Commercial Union and joined Northern Assurance in 1910. He was general adjuster and head of the loss department when he resigned in 1922 to open his own office. His wife and two children survive.

N. H. Agency Leader Is Killed in South Pacific

Maj. A. B. White, 46, former president of the New Hampshire Association of Insurance Agents, and secretary of the Mason agency of Keene, was killed in action on Biak Island in the Pacific



A. B. WHITE

June 12, according to word received by his wife. He was serving as an air intelligence officer with a combat unit on the South Pacific island at the time of his death.

Mr. White served in the first world war as a second lieutenant in the infantry and was commissioned captain in the army air force in August, 1942.

W. Sanford Gardner, veteran Augusta, Ga., agent, died there. He had represented British America continuously for 62 years.

E. A. Klein, 58, local agent in Detroit since 1906, died after a brief illness. He was in the business there 37 years and was active in the Detroit Association of Insurance Agents.

Hubert H. Rogers, 51, fire rate actuary of the Texas insurance commission, was killed when his automobile was struck by a passenger train in West Austin, as he was going home from his office. He was formerly the fire insurance commissioner's representative

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SAN FRANCISCO 4, CAL.—507-S-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Resident Manager. Miss A. V. Bowyer, Pacific Coast Editor.



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in Dallas and opened the Dallas office about 14 years ago. He returned to Austin about 12 years ago.

Odessa D. Dodge, 81, for 40 years a local agent at Colorado Springs, died at his home there. For many years the agency was operated as Dodge & Sheldon, and after Mr. Sheldon's death as Dodge & Gelsler. Two years ago Mr. Dodge sold his agency to Rouse & McHone, but was active in business up to his death.

Lorin G. Schumacher, 44, local agent at Chilton, Wis., died after a brief illness.

Helmuth J. Klecksee, 60, local agent at Cedar Rapids, Ia., for 20 years, died there.

Missouri Field Men Discuss New Forms

(CONTINUED FROM PAGE 5)

perintendent Scheufler, who had just returned from the Republican convention in Chicago, was introduced and ex-

pressed pride that Missouri had gotten the new fire policy so promptly and was the first state to adopt the new dwelling form, something which would have been unheard of not many years ago. F. J. Loren, deputy superintendent, was also introduced. P. W. Terry, St. Louis, manager Missouri Inspection Bureau, and W. C. Anderson and L. S. Poor, assistant managers, were introduced and Mr. Poor spoke on the changes in the rule book. W. B. Clinite, St. Louis, manager Missouri Audit Bureau, spoke on the work of his office and the principal difficulties now being encountered.

J. C. O'Connor, Chicago, editor "Fire, Casualty & Surety Bulletins," of THE NATIONAL UNDERWRITER, was the principal speaker at the forum. It was divided into two parts, first on the new policy and then on the new dwelling form and extended coverage endorsement, with Mr. O'Connor outlining the

major features in each case and then answering questions. E. L. Crellin, St. Louis, America Fore, presided and Messrs. Scheufler, Terry, Clinite and Poor also were called upon during the discussion.

The discussion on the fire policy brought out the suggestion that the printed fire and optional conditions on the inside pages should be dropped to leave the first half of the second page blank, so that forms and endorsements could be pasted there and would fold more easily and neatly. As originally passed by the New York legislature, the entire third page of the policy is blank, with the intention that forms should be pasted there. However, the optional coverage conditions take up part of the third page, so the present format makes a folding job almost as clumsy as under the old policy.

Executives Ponder Big Questions of the Day

(CONTINUED FROM PAGE 6)

Sept. 1, and stayed the mandate until that date. In the event petition for rehearing is filed, his order provides for staying the mandate further until such rehearing occurs and is disposed of by the court.

John T. Cahill and Dan MacDougald had submitted to Judge Rutledge the request for extension of the time limit for filing. Their request gave the following reasons:

Because the decision held for the first time that fire insurance is subject to the anti-trust act.

It vitally affects not only the defendants in the S.E.U.A. case, but the entire insurance industry.

It is necessary to consult with the 200 defendants or their counsel before deciding about a filing for rehearing. This could not be done within the 25 day limit from June 5, date of the decision, allowed by the court's rules.

The public and private importance of the issues involved and "the magnitude of the enterprise concerned" and the number of people to be considered made it impossible.

There would be no injury to the public interest from extension of time for filing.

Petition for rehearing, if filed within the 25 day limit, would not have been acted upon by the court before the fall.

No public urgency required the parties to proceed with the trial of the S.E.U.A. case until after the Supreme Court acts on petition for rehearing in the fall.

Evidently, these points appealed to Justice Rutledge, who had cast his vote with the majority of four members of the court for the government. He granted the request within a few days last week.

With Senator O'Mahoney, Wyoming, having departed for his old home stamping ground in New England for two weeks and reportedly nursing a vice-presidential nomination boom, things are quiet on the insurance legislative front in Washington.

While the Senate weighs the problem of possible legislation, says the U. S. Chamber of Commerce, "the various segments of the insurance industry have a golden opportunity in the next two months to get together on desired amplifying amendments (to the Walter bill), if any."

Pointing to a Department of Justice "promise" not to start prosecution under the S.E.U.A. decision "at least for several months," the Chamber says:

"By Sept. 1, at the very latest, the National Association of Insurance Commissioners plans to have ready a solution to the problems, which might be substituted for either the Walter bill in the House or the new Bailey bill. In any event, the vehicle for legislative action already has been provided."

"Immediately after the Supreme Court decision on June 5, the Chamber's

(CONTINUED ON PAGE 21)

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AS DEFINED BY THE DICTIONARY:

"Set above or before in estimation or favor; regarded or honored before another; held in greater favor; liked better."

THE record of "PREFERRED" performance for 59 years has made this a living definition.

Since 1885 The Preferred Accident Insurance Company has defended its policyholders against loss. Through good times, wars and depressions—it has always lived up to its slogan of "PROMPT PAYING PREFERRED"

Prompt settlement of claims has made the "Preferred" the preferred company of an ever increasing number

of policyholders and has cemented the mutually profitable relationship between the Company, its Agents and Brokers—a large majority of whom have been "Preferred Producers" for a long period of years.

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National Surety Now in General Casualty Field

To Start in Southeast States; Announces Personnel of Division

National Surety has announced its entry into the general casualty field where it will write all lines except boiler and machinery and accident and health. Since Jan. 1 the company has been building a basic home office organization for the casualty business.

John F. Idler, formerly supervising underwriter in the Zurich head office in Chicago, heads the new casualty department as manager. He is a graduate engineer, and entered the casualty business in the Chicago office of Hartford Accident. His entire insurance career has been devoted to the services of those two companies. Mr. Idler has had a broad experience in all phases of casualty underwriting.

Underwriting Superintendent

A. Lawrence Kitchener is superintendent of underwriting for the casualty department. He has had 18 years experience in the casualty business, starting with Ocean Accident. He went to National Surety from the U.S.F.&G. New York office, where he was superintendent of the casualty department.

Josiah Jensen is superintendent of engineering. Mr. Jensen has had 22 years experience in inspection and safety engineering work with the New York Rating Bureau, with Globe Indemnity and London Guarantee.

J. S. Crawford, attorney in charge of casualty claim department, has had 21 years experience in casualty claim and legal work, principally with Phoenix Indemnity and American Surety, where he has been attorney of record and claim examiner.

George Hutchins, superintendent of auditing, has spent his entire insurance career with Liberty Mutual and goes to National Surety from the special service department of that company.

Herbert Glensor is superintendent of rating. He has had a wide experience in rating problems through his connection with several large nationally known insurance brokers.

President Vincent Cullen stated that the company will start its operations in the casualty field in the four southeastern states, Alabama, Florida, Georgia and South Carolina. Operations are being started in a limited territory rather than by limited lines in order to perfect the organization and develop service facilities to the highest efficiency, he said.

Thomas A. Thompson has been named regional underwriter for the southeast territory with headquarters in National Surety's office in Atlanta. Mr. Thompson has had 27 years experience in the engineering and underwriting phases of the casualty business, all with Hartford Accident.

Field development will be handled by the present National Surety field organization. The organization will be gradually expanded and will ultimately embrace a country-wide operation.

Stamp Tax on Not Taken Policy

WASHINGTON—The Internal revenue bureau declines to discuss specif-

Percy McDonald Analyzes Air Bill Provisions

W. Percy McDonald of Memphis, chairman of the aviation insurance law committee of the insurance section of the American Bar Association, has prepared an analysis of H.R. 5020, which was introduced in the House by Joseph P. O'Hara of Minnesota in June. This is an amendment to the civil aeronautics act of 1938 and adds Title XII to that act covering liability of air carriers. There is provision for liability for bodily injury to or death of passengers in the U. S., its possessions, or on the high seas; liability for loss, damage or delay regarding baggage, personal effects and goods, and liability for bodily injury or death to persons anywhere in the world and for damage to property anywhere.

Mr. McDonald notes that under the first article there are four important propositions: Absolute liability of the carrier, burden of proof is on the carrier to show non-liability, such proof must be affirmative, and the carrier is held to the highest degree of care instead of ordinary, reasonable care. Contributory negligence of a passenger can defeat his cause of acting, Mr. McDonald points out in his analysis, which has been sent to members of his committee for comment.

Liability in case of bodily injury is limited to actual damage not to exceed \$50,000, and in case of death recovery is arbitrarily fixed at not more than \$10,000. A passenger and carrier can contract for a higher maximum liability. Apparently, Mr. McDonald says, next of kin is excluded from recovery and it seems that only a personal representative may maintain an action.

The carrier is burdened with absolute liability for loss, damage or unreasonable delay to baggage or goods and can avoid such liability by only proving affirmatively that the highest degree of care is exercised, Mr. McDonald states.

Connecting carriers shall be jointly and severally liable for loss, damage or unreasonable delay with the right of reimbursement from carrier with custody of the goods or baggage. Actions must be made within six months or suit brought within a year from date of loss.

For bodily injury liability world wide the imposition of liability is absolute except within the area of an airport when the carrier is liable only upon proof of negligence. Amounts recoverable are the same as for those in the U. S. There is provided an over-all limitation of recovery where a number of persons are injured or killed not to exceed \$7 for each pound of standard weight of aircraft prescribed under the act, which is the same for property damage. The airworthiness certificate is conclusive evidence of the standard weight of the aircraft.

Sugar-Coated Warning

"The Strange Case of George Spelvin" is the title of a 16-page pocket-size thriller yarn just published by the National Conservation Bureau as an amusingly informative addition to its literature on off-the-job safety for workers. This booklet takes George Spelvin, a mythical war worker, through a series of hair-raising off-the-job accidents. The purpose is to "sugar-coat" a serious warning to workers to beware getting hurt during the hours after the whistle blows.

cally the report that Lloyds has sought refund of stamp tax on insurance policies not taken. On a hypothetical basis, however, the bureau spokesman says:

"If a policy never becomes effective, a refund is due. If a policy is in effect one day, no refund is due."

Traffic Deaths Up 2% in May; 11% for Five Months

The traffic toll was 9,400 lives in the first five months of this year, the National Safety Council reports. This is 11% or almost 1,000 lives higher than for the same period last year.

The traffic toll went up 2% in May over a year ago, with 1,800 deaths against 1,770 in 1943.

The council believes that increased travel is responsible for part of the increase. Motor vehicle mileage was up 6% in the first four months over the same period a year ago.

Treasury Rules on Deduction for "Incurred Losses"

WASHINGTON—Treasury decision 5387 amends section 29.204-2 of internal revenue regulations, relating to gross income of insurance companies other than life or mutual and mutual marine insurance companies, by adding at the end of section a new paragraph reading as follows:

"For taxable years beginning after Dec. 31, 1943, every insurance company to which this section applies must be prepared to establish to the satisfaction of the commissioner of internal revenue that the part of the deduction for 'losses incurred' which represents unpaid losses at the close of the taxable year comprises only actual unpaid losses stated in amounts which, based upon the facts in each case and the company's experience with similar cases, can be said to represent a fair and reasonable estimate of the amount the company will be required to pay. Amounts included in, or added to, the estimates of such losses which, in the opinion of the commissioner, are in excess of the actual liability determined as provided in the preceding sentence will be disallowed as a deduction. For taxable years beginning after Dec. 31, 1943, the commissioner may require any such insurance company to submit such detailed information with respect to its actual experience as is deemed necessary to establish the reasonableness of the deduction for losses incurred."

This decision seems to spell out in written form the present internal revenue practice. It seems to rule out with finality recognition of schedule P loss reserves of casualty companies. The insurance commissioners have two committees that have been looking into the possibility of getting the Treasury to recognize Schedule P.

National Bureau Continues Study of Decision's Effect

The National Bureau of Casualty & Surety Underwriters at its meeting last week received a preliminary report by the special committee studying the Supreme Court decisions. This committee's work is not completed, and the meeting adjourned without taking action.

The pending glass manual revisions are to be withdrawn, it was decided. Changes in the automobile manual which involved policy rather than rate adjustments will be pursued in regulated states following consultation with the Mutual Casualty Insurance Rating Bureau and will likely become effective July 17.

The question of the boiler and machinery manual will be left open for further discussion with Superintendent Dineen of New York prior to its postponed effective date of Aug. 1.

Steals \$40,000; Low Salary Wins Judge's Sympathy

Surety People Shocked by Judge Igoe's Probation Decision

Surety people were shocked the other day by the decision of Federal Judge Igoe of Chicago in granting probation to a former teller of Cicero State Bank who confessed that he had embezzled \$41,689 over a 10-year period beginning in 1932. Judge Igoe stated that a report of the probation investigator disclosed that "during the depression he tried to live on a salary that a canary could not live on, let alone a family."

"If the banks are going to pay these small salaries to men in positions of this kind the banks and insurance companies will have to take the consequences."

At the time of his arrest last November F.B.I. agents said Edward F. Muzik, the teller, was earning \$165 a month. At that time he had \$1,200 in his possession. London Lloyds has the bankers blanket bond on the bank through the Joyce & Co. agency of Chicago and has paid the bank \$35,000. The adjustment was handled by Toplis & Harding. Muzik has paid back about \$6,000.

Although the public generally was astounded by this decision, surety men were incredulous. They doubted very much that Muzik's real motive in stealing was to provide the necessities of life for his family. Practically never, surety men say, is a man driven to theft for such a reason. It was also a common observation that the \$1,200 Muzik had in his possession at the time he was arrested would buy a great many groceries even at war time prices.

Veteran surety men in Chicago could recall only one decision that is in any way comparable. More than 20 years ago it was recalled, K. M. Landis, then a Chicago federal judge, put a messenger boy on probation who had stolen \$750,000 of securities of the Northern Trust Company. In that case, however, all the securities were recovered.

It was said that Muzik dabbled in accounts that he could control of bank customers whom he knew well.

Surety men feel that this decision will come up to plague them again and again in defense of other embezzlers. There is also the possibility that weak minded employees may be influenced by this decision to dip into the till on the theory that the courts will look upon theft by low salaried people very charitably.

Some observers declared that Muzik was getting the top salary for his particular position and that he couldn't have stood a promotion, as his successor would have discovered the irregularities.

There is, of course, no appeal that can be taken in this case, as Judge Igoe acted within his discretion.

Carman with Home Indemnity

G. B. Carman, formerly assistant manager of the New York metropolitan department of Massachusetts Bonding, has been appointed assistant manager of the fidelity and surety department by Home Indemnity. He has had over 25 years experience in the bonding field starting with American Surety.

Did You Say

"DIRECT MAIL"?

Then, here's a "salesman" you'll want
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In 1943, it averaged a nation-wide re-
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Central Mutual- Lloyds Reinsurance Case to Master

Circuit Judge Finnegan in Chicago has referred the suit of the receiver of Central Mutual of Chicago against London Lloyds on its reinsurance contracts to Master in Chancery Daniel Covelli. It is not considered likely that hearings will take place before fall.

The latest development in this case is a dispute over the interpretation of the reinsurance contracts and whether Lloyds can set off reinsurance premiums due it against its liability under these contracts. Meyer N. Rosengard, attorney for several assured who have paid their assessments and have substantial claims due them, filed an intervening petition in this case and this was included in the referral to the master.

There are five reinsurance contracts in question, of which two, issued in 1934 and 1936 respectively, are participating. In the first, Lloyds agreed to pay 25% of the losses of that year and in the second 50%. It is understood that Lloyds will take the position that its contracts were strictly indemnity agreements and that it is liable only for its percentage of such funds as become available to the receiver to pay to claimants. The receiver is maintaining, and Mr. Rosengard's petition supports this, that Lloyds is liable for the agreed percentage of claims as allowed by the court, whether or not Central Mutual is able to pay them.

In support of his petition, Mr. Rosengard filed two affidavits, his own, based on information about Central Mutual transactions in court and insurance department records, and one of Harold Shlensky, who had been president of the company. Part of the petition maintains that a reinsurer of a mutual company, by the very nature of the company, becomes a partner with the policyholders and must share equally with them.

The petition also alleges that Lloyds knew or should have known that Central Mutual was in bad shape when these contracts were executed and the parties could not have intended the contracts to be solely of indemnity. The 1936 contract was entered into after Mr. Shlensky made a trip to London and explained the condition of the company, the affidavit states. Prior to that contract, Central Mutual had been notified by the Illinois insurance department that its position was impaired and that it must raise more assets. It was able to continue in business only because of this reinsurance contract and money contributed by the Shlensky family. Lloyds got 47% of Central Mutual's premium income as a reinsurance premium, assuming no obligation for expenses, and Mr. Rosengard argued that this fact alone should charge Lloyds with knowledge of the company's condition.

The argument over the set off claims will make a great difference in disbursements to claimants. The position of the receiver and of Mr. Rosengard is that Lloyds cannot set off its claim for premiums due on reinsurance against its reinsurance liability, but must pay under its reinsurance and be a general creditor on its claims, on the same basis as policyholders who are liable for assessments and have claim for losses. Lord, Bissell & Kadyk represent Lloyds.

Michigan Responsibility Act Becomes Effective

LANSING, MICH. — Michigan's strengthened financial responsibility law, amended along semi-compulsory lines by the 1943 legislature, became effective in the last week as a result of a state supreme court opinion upholding its constitutionality and dissolving a circuit court injunction which had prevented its enforcement. The act becomes retroactive to July 30, 1943, its original effective date.

The opinion was written by Justice Bushnell and was signed by the seven other justices. It supported the decision of Judge Marschner of Wayne county (Detroit) circuit court, who had denied a permanent injunction sought by a group of Detroit residents in a suit directed against H. H. Dignan, secretary of state. There were 17 plaintiffs.

Insurance men believe no appeal will be carried to the U. S. Supreme Court. It is even unlikely a rehearing by the state court would be granted.

State department officials indicated they would act immediately to get enforcement machinery into motion. More than 6,000 accident reports, filed in accordance with the law's provisions by motorists who felt the statute would be upheld, already have been received in the last year. Because of the litigation, however, these reports have not been analyzed and it is uncertain how many drivers are in danger of losing their operating privileges. It is considered possible the majority of these who would be so affected have not as yet complied with the law's provisions.

Fairchild to Be Used for Consultation Duties and Assignments

C. W. Fairchild of Auburn, Cal., retired general manager of the Association of Casualty & Surety Executives, will not be entirely separated from his organization. R. G. Moss of San Francisco is coast representative of the association. Mr. Fairchild will be available for consultation at any time and in some of the larger issues he will collaborate with Mr. Moss. He will be assigned certain duties which will not be onerous. Furthermore, Mr. Fairchild will be expected to return to the head office in New York City once a year for a refresher course, thus enabling him to keep in close contact with the management of the association.

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ACCIDENT

Seek Questions for Claim Meeting in Chicago

Deadline for submission of questions to be discussed at the seminars of the International Claim Association convention has been set for July 15, according to Walter E. Trout, Penn Mutual, chairman of the program and seminar committee.

The second day of the Chicago meeting Sept. 11-13, will be given over entirely to three seminars on disability, accident and health, life and double indemnity. Mr. Trout said a separate session will be arranged at a convenient time for the industrial group if questions warrant it. Every member is asked to suggest seminar questions so the committee may measure the interest in various topics and assign them time on the program.

Court Finds One Thing That Policy Didn't Exclude

The policy at issue in the case of *Stewart vs. Guarantee Trust Life*, recently decided by the Illinois appellate court, first district, excluded from the losses for which the company would indemnify sprains, strains, lame back, hernia, rheumatism, arthritis, neuritis or heart, liver or kidney trouble, "and a long line of other maladies, conditions, symptoms, etc., to which most humans are unfortunately susceptible," as the appellate court described it. It added: "Just why this instrument was designated an 'insurance' policy we do not understand."

The court, however, affirmed a judgment for the plaintiff for benefits for disability from arthritis resulting from operation made necessary by accident, and held that the policy manifestly was not intended to exclude post-operative arthritis.

Report on St. Louis Meeting

The July 5 luncheon meeting of the Accident & Health Managers Club of San Francisco was devoted mainly to a report on the meeting of the National Association of Accident & Health Underwriters in St. Louis by G. V. Chandler, General Accident, who represented the club at that meeting.

Report Hospitals Discriminate

DALLAS—The Dallas Association of Accident & Health Underwriters reports that the hospitals in Houston have adopted a brief report form for the commercial companies writing accident, health and hospitalization, for which the hospitals are to charge a \$2 fee for each form filled out, while continuing a much more complete form for the Blue Cross Group Hospital Service at no charge at all.

Members of the Dallas association have been asked to get in touch with the home offices and to encourage the companies to adopt a uniform blank for getting hospital information, with the recommendation that the form be made as brief as possible. It is stated that an effort was made to get the Dallas hospitals to follow the lead of those in Houston but the suggestion was tabled.

Stoner Speaks at Cincinnati

CINCINNATI—The importance of optimism in salesmanship and in agency management was discussed by Ben O. Stoner, branch manager Connecticut General Life, at the annual picnic of the Cincinnati Accident & Health Club. An afternoon of golf, swimming and baseball was followed by a dinner at which Mr. Stoner spoke. Guests included C. A. Sholl, Columbus, president Globe Casualty and president National Association of Accident & Health Underwriters; F. W. Welton, Columbus manager of Business Men's Assurance and

president Ohio Accident & Health Association, and A. F. Taylor, Toledo manager of Inter-Ocean Casualty.

Mr. Sholl outlined National association plans for the coming year.

The last meeting of the **Oklahoma Accident & Health Association** for the season was devoted mainly to a report on the national convention by R. B. Smith, Great Northern Life.

Rules on Ohio Application

On an application for amendment of articles of incorporation by Ohio Farm-

ers Indemnity, Attorney General Herbert of Ohio has declined to approve authorization for the company to transact workmen's compensation insurance on the ground that this authority could be granted only if the authority to transact such business were limited to states other than Ohio.

Set Va. Mine Rates for O. D.

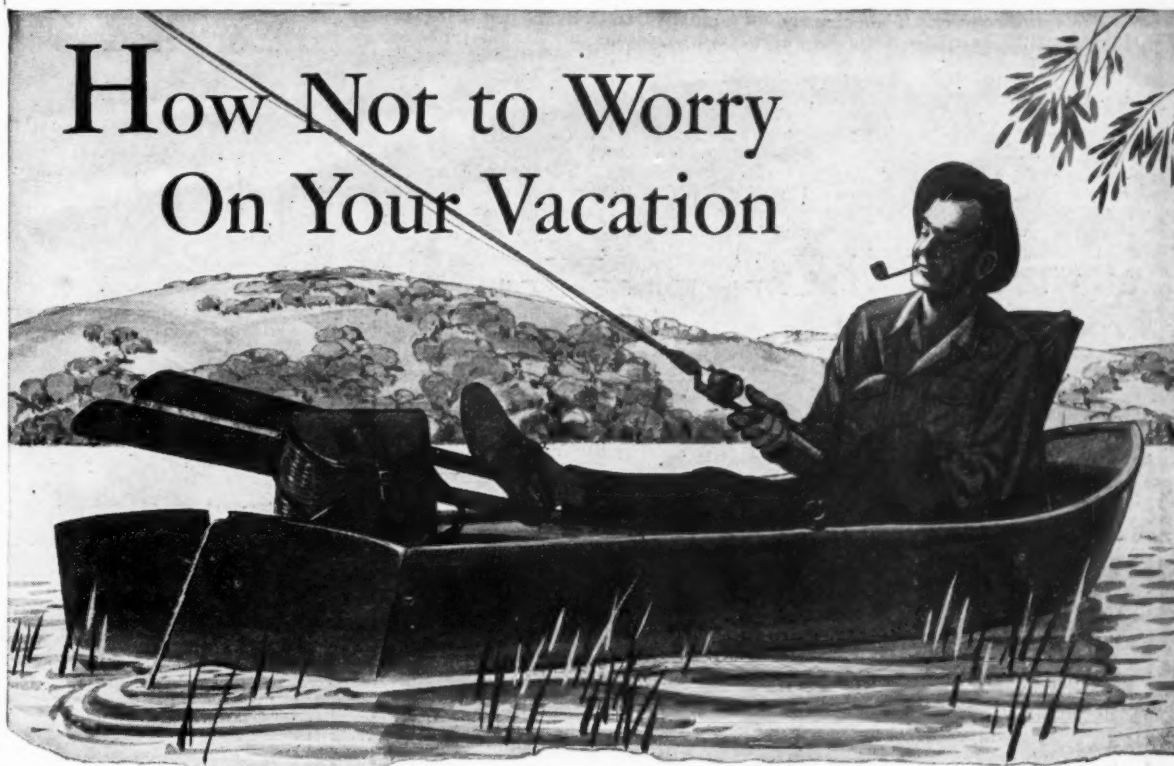
Rates have been set by the Virginia corporation commission for surface as well as underground coal mining under the new Virginia occupational disease law, setting a rate of 14 cents per \$100

in payroll for surface coal mining and 25 cents for underground.

Rickerd Closes "Ad" Agency

C. E. Rickerd, former director of advertising of Standard Accident, has closed his advertising agency in Detroit and has joined the Zimmer-Keller agency in an executive capacity. He served two terms as president of the Insurance Advertising Conference.

"When anyone does anything worthwhile he is usually criticized by somebody."



EXPECT to take a vacation this summer? You won't want to take away with you a lot of vexatious worries that might easily be left behind. Your vacation can be spoiled by:

1. Fear of safety of your locked-up house and possible burglary.
2. Broken windows.
3. Water damage and explosion.
4. Aircraft and other vehicles damage.
5. Loss of use of premises.
6. Accidents to persons on premises.
7. Stolen baggage and other property.
8. Personal liability including participation in sports and many other similar hazards.

Obviously, the more precautions you take against the possibility of loss and damage suits, the greater your peace of mind, the more beneficial your vacation, the better that long-needed rest . . . the happier your family will be too.

By consulting an agent for our Companies or

your own insurance broker about our New Residence Combination Policy you will learn how simply and inexpensively you can enjoy complete year-round protection at home or away. Act now . . . It's peace-of-mind insurance.

To Producers:

Here is how the American Surety Company and the New York Casualty Company are bringing your story to prospective customers, through business and professional publications.

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COMPANIES

Henry Is V.-P. of American Aviation

American Aviation & General has appointed T. E. Henry vice-president to handle the general fire, inland marine and aviation department of the American Casualty affiliate.

Already established in a number of states, the company is in process of qualifying in others, and will ultimately cover the entire country. The company is joining with American Casualty in issuing a combination automobile policy, and plans to offer other modern joint policies featuring comprehensive liability.

Mr. Henry formerly was with North America, following which he joined Potomac, affiliate of General Accident, where he remained for 21 years. He has a thorough knowledge of fire, inland marine and war damage insurance. He was manager of Potomac's automobile department.

Plans of Kankakee Reciprocal

Frank O. Omer, vice-president and manager of Aeronautic & Automotive Inter-Insurance Exchange of Kankakee, Ill., says the statement in the June 22

edition is incorrect that Gerald Francis, who operates the Capitol City Airport at Lansing, Mich., is the principal behind this reciprocal. He states that Mr. Francis has no connection with the organization in any way at this time. The attorney-in-fact is wholly owned and operated by Illinois men, Mr. Omer states. President is F. Waldo Roth. Mr. Omer states the reciprocal will be in operation in about two weeks.

Excess Issues Stock Warrants

Stockholders of Excess have been issued warrants evidencing their rights to subscribe pro-rata for 48,981 share of additional stock at \$8 per share, the warrants expiring July 31. Warrants not exercised will be subscribed for by Lumbermen's Mutual Casualty, which owned 80,116 shares on the date of the issue of the prospectus, out of a 151,019 shares outstanding. An additional 10,000 shares were owned by National Retailers Mutual. The proceeds of the new issue will provide Excess with additional capital of \$244,905 and will add \$146,943 to surplus funds.

Utica Mutual Home Office

Utica Mutual has purchased the Utica Country Day School building at Utica, N. Y., for its new headquarters. The company bid \$50,000 at a foreclosure sale on a mortgage held by it. There was \$73,163 in interest and costs

due on the mortgage. No date has been set for occupancy. The company now occupies the four top floors of the First National Bank building.

Underwriters Mutual Indemnity of Columbus, O., has filed notice of its dissolution.

Yorkshire Indemnity has started writing compensation in Michigan. It has been licensed there for other lines.

Connecticut Indemnity has been admitted to Virginia.

CHANGES

Shallberg A. & C. Detroit Manager

Accident & Casualty has appointed L. E. Shallberg as manager at Detroit. He replaces Arthur H. Wright, who has resigned to enter the local agency field in Los Angeles.

Mr. Shallberg has had 21 years' experience in the casualty and surety business. After completing the training course of Travelers he was assigned to the Kansas City office as field assistant and subsequently transferred to Chicago in the same capacity. For four years he was in the local agency business with his father in Moline, Ill., and then returned to company work as assistant manager at Chicago of Ocean Accident. After six years in Chicago Ocean transferred him to Philadelphia as manager. He remained in that capacity five years and resigned to become Philadelphia manager of Zurich.

Mr. Shallberg attended the University of Illinois. He served in the first war as a pilot in the air corps.

Lange with Wausau Unit

Paul Lange, who has just received a major degree in public health at the University of Michigan, has been added

to the staff of the industrial hygiene laboratory of Employers Mutual Liability. After graduating from the University of Illinois, he took a course in sanitation at Vanderbilt University. Following this he was employed for 11 years by the Kansas state board of health. His course at Michigan followed.

Walker with National Auto

W. B. Walker, who for 16 years has managed the agency department of Utilities of St. Louis, has gone with the National Automobile, in charge of eastern Missouri and southern Illinois. Another former Utilities man now with National Automobile is Cecil G. Bevis, resident vice-president in Indianapolis.

American H. & L. Appointments

Dan B. McWhirter, who has been in insurance work 11 years, recently as San Antonio general agent of Occidental Life of California, has been appointed agency supervisor of American Hospital & Life, with headquarters at the home office.

H. C. Thomas, who has been in the home office agency, has been appointed manager of a new agency in Waco, Tex.

Chatfield to Employers Mutual

Roy H. Chatfield, formerly senior accountant with Joseph Froggatt & Co. in Chicago, has been named comptroller of Employers Mutual Casualty of Des Moines.

Callaway to Coast Post

Robert Callaway, who has been with the Detroit office of American Automobile in charge of production of casualty lines, has become casualty production manager for Cravens, Dargan & Co., in San Francisco.

Lillejord Named at Minneapolis

Arthur B. Lillejord has been appointed assistant manager of the Minneapolis office of Fidelity & Deposit and

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Casualty,
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PROSPECTS**

Get this "past 60" accident business!

• There's a good source of extra income in writing "over-age" accident insurance. First, because so few companies offer this coverage. Second, because the higher frequency of accidents in the older age group makes people past 60 want and need protection.

Now with war thinning out prospects among younger people, the over-age

accident contract should be a welcome source of new business for you.

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American Bonding. Chas. B. Coleman is manager. Mr. Lillejord was formerly with Employers Liability for seven years.

Godbold Gets Coal Operators

Coal Operators Casualty has named H. V. Godbold Company of Richmond, Va., as general agent for that city and vicinity.

Connell Now Cowles Partner

B. James Connell, who has been associated with the E. S. Cowles & Son agency of Hartford since 1940, has been made a partner in that firm.

Mr. Connell has been engaged in the insurance business since his graduation from Fordham law school in 1924. He was formerly New England claims manager and later New England agency supervisor for the Continental Casualty, leaving its employ in 1940 to join the Cowles organization.

He will continue to direct the casualty underwriting and the casualty production work for E. S. Cowles & Son, who represent Preferred Accident as managers for Connecticut.

Krause Named by Citizens

Harry C. Krause has been appointed Cook county (Ill.) special agent of Citizens Casualty by J. L. Walker, resident vice-president. He has been about 25 years in the business and previously for 21 years after attending Fordham University was connected with W. S. Mays & Co., Chicago, which is a general agency and does a finance business. Mr. Krause started in the business with Niagara in New York as assistant superintendent of the auto department. He was also connected with the Russell, Scott & Ziegler office in New York City as auto department manager.

Travelers Promotes Wood

Reginald M. Wood, casualty field assistant of Travelers at Richmond, Va., with headquarters at Roanoke, has been promoted to assistant manager. He will continue to have headquarters in Roanoke.

PERSONALS

Lynne D. Upham, local agent of Omaha, attended the Republican convention in Chicago and returns home with enthusiasm for the Dewey-Bricker slate. He has represented Preferred Accident 48 years and has the impression that he is the oldest active agent of that company in point of years of representation.

Dr. Paul Thorin, general manager of Accident & Casualty, has been in this country since 1940. He was caught here when the war began and has remained in New York City ever since. It is fortunate that the United States office has a high head office executive close at hand because it is very difficult to communicate with the head office in Switzerland. The company has investments here in addition to those needed for company operations. He has been in the United States at different times and therefore is thoroughly familiar with conditions.

J. Dewey Dorsett, general manager of the Association of Casualty & Surety

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For supervising territory in Accident and Health field. 8 years experience in Health and Accident and Compensation claims, underwriting and agency. Young, married, draft exempt. Indiana or Michigan preferred, outside Detroit. Best references. Address W-42, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

Aggressive mid-western accident and health company is in need of an experienced insurance accountant. Excellent opportunity, permanent position. Some knowledge underwriting and claims helpful. Reply should give complete information and will be held confidential. Address W-43, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Executives, left the first of the month for a two weeks vacation in the mountains of North Carolina with his family.

Mrs. Howard P. Dunham, wife of the vice-president of American Surety, has been taken from Hartford Hospital to her summer home at Madison, Conn. Mrs. Dunham suffered a severe fall at her home in Weathersfield and was taken to the hospital. Her back was injured but x-rays showed no bones were broken. However, she will be confined to her house for some time.

R. S. Possinger, superintendent of the bonding department of Aetna Casualty

in Los Angeles, is in Laceyville, Pa., for the golden wedding anniversary of his parents. He will visit the home office before returning to Los Angeles.

H. V. D. Johns, assistant manager of U. S. F. & G. in Los Angeles, was married to Frances Louise Wisdom of Los Angeles at Las Vegas, Nev.

R. L. Crossley, assistant manager in charge of the casualty division in the Loyalty group's Detroit branch, was stricken with a severe illness 10 days ago. After a week of improvement, he had a relapse and is not permitted to have visitors. He is past secretary-

treasurer of the Surety Association of Michigan.

Lt. (j. g.) John Wickstrom, former supervisor of the casualty division of the Michigan department, has been home on leave between training assignments and to greet his newborn daughter, Karen Mary, who arrived June 25.

Metcalf to Employers Casualty

Employers Casualty has appointed Ralph H. Metcalf, manager of its Kansas City office. He was formerly special agent of Massachusetts Bonding in Kansas City.

"Unforeseen events... need not change and shape the course of man's affairs"



CALLING CARD

THE YANK who hurls this death-laden grenade is calling at an Axis strong point. It's a different—very different—kind of a call from the ones he used to make...

But, oddly, its objective is the same—the protection of his fellow Americans. For he is one of the thousands of insurance people who are now carrying the war to the enemy.

Not alone on the battle front, but on the home front as well, the insurance men and women of this country—like other good Americans—are doing a real job. Those ineligible for military service are taking on double work to serve you. They are selling

—and buying—War Bonds. Giving to the blood bank. Willingly and cheerfully they are backing every drive, every call of the Government.

Now, as always, agents, insurance brokers and employees are giving wherever they can, serving wherever they can, to protect their fellow citizens and their country. Maryland Casualty Company, Baltimore.

ENLARGED REPRINTS of this advertisement, without The Maryland name, will be mailed on request to any insurance agent or broker for window or counter display. Write Advertising Division, Maryland Casualty Company, Baltimore 3, Maryland.

THE MARYLAND

ADVERTISEMENTS LIKE THIS APPEAR REGULARLY IN TIME—NEWSWEEK—U. S. NEWS—BUSINESS WEEK

Texas Rules on Army Exchange Coverages

The Texas board of insurance commissioners has issued three circulars in connection with army or navy exchanges.

At the request of the 8th service command to establish an average workmen's compensation rate for all employees, including clerical office workers, in connection with exchanges, the board has ordered the revision of that classification to include all such employees. The change is effective July 15.

Auto Liability

Automobile coverage for army exchanges is dealt with in one circular. Each army exchange insured shall be covered by an individual policy. It will not be permissible to insure all exchanges under one blanket policy or with certificates issued under one policy. Provisions of the experience rating or free discount plans shall not apply. The combination rate of 63 cents per \$1,000 of sales is prescribed for coverages at the following limits: Bodily injury \$100,000 each person, \$100,000 each accident, and

\$100,000 aggregate products; property damage liability, \$5,000 each accident, \$25,000 aggregate products. The burglary, robbery, theft and larceny coverage on merchandise, furniture and fixtures and equipment is limited to \$50,000; all risks money and securities coverage, lost within premises, \$75,000, and the same for outside premises; \$25,000 on fidelity, plus excess limits as specified, and \$25,000 on forgery of outgoing instruments. The rule is effective July 1.

Auto Physical Damage

On automobile physical damage coverage for army exchanges, there is provided coverage on all automobiles for which insured is liable under rental or lease agreements with other departments of the army and on insured's equity in encumbered automobiles. No advance or deposit premium is required. Earned premium is to be computed monthly by insured and remitted with the monthly statement. A rate per \$100 for complete coverage, consisting of comprehensive and \$50 deductible collision is provided. This is \$3 per \$100 of reported value. On a pro rata monthly basis it is 25 cents per \$100. The company waives its right of action against the government in a subrogation clause. Each exchange insured shall be covered by an individual policy, and fleet

rating plans do not apply. For statistical and tax purposes the combined premium on comprehensive and deductible collision is split 1/3-2/3. These rules are effective July 1.

Jesse S. Phillips Wedding

Jesse S. Phillips, vice-president of Great American Indemnity and former New York insurance superintendent, was married July 1 to Miss Emily M. Rosebury, daughter of the late Mr. and Mrs. Samuel Rosebury of Boonton, N. J. The wedding dinner and reception were held at the Waldorf Astoria hotel, New York. Mrs. Phillips is her husband's former secretary.

L. O. Green, who has been general underwriter for Lumbermen's Mutual Casualty at Dallas, has resigned. Mr. Green has been with Lumbermen's for three years, having served as a compensation underwriter at the home office before going to Dallas. Prior to this he was in a managerial capacity with local agencies for more than 15 years.

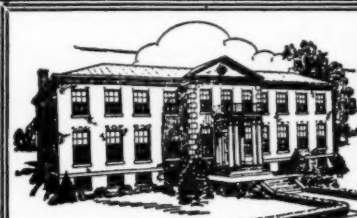
A week after being inducted into the navy, Blaine B. Mack, formerly manager of the bond department of R. B. Jones & Sons of Kansas City, developed double pneumonia and is confined to the

naval hospital at Farragut, Idaho, where he will be for three or four months.

More than 150 attended the annual outing of the **Detroit Adjusters Association**. Gordon Pringle, General Accident, was in charge as chairman of the entertainment committee.

Forty-three agents of **American Surety** have been awarded certificates in recognition of 25 years of service.

Geo. J. Burke, for many years state agent in Indiana for Scottish Union, died suddenly at his home in Indianapolis. Funeral services are being held Friday.



The Home Office That Always Gives a Full Measure of Service to Its Agents.

Specializing in Automobile Insurance

1. A sound 19 yr. old Stock Company
2. Day & Nite Claim Service
3. Independent Rates
4. Simplified Rate Books
5. Standard Coverages
6. Best of Co-operation

Assets \$894,975.00
Cap. & Surplus \$378,110.00

Available Territory in Illinois,
Indiana, Iowa, Ohio,
Mich. and Minn.

SUBURBAN CASUALTY CO.
WHEATON ILLINOIS

Convention Dates

- Aug. 9-10, Georgia agents, Albany, Radium Springs Casino.
Aug. 15, Washington agents, Seattle, Olympic Hotel.
Aug. 17, Oregon agents, Portland.
Aug. 22-24, Blue Goose grand nest, Denver.
Aug. 24-25, Minnesota Agents, St. Paul.
Sept. 7, Alabama agents, Montgomery, Jefferson Davis hotel.
Sept. 7-9, International Association of Insurance Counsel, Chicago, Edgewater Beach Hotel.
Sept. 8-9, Wyoming agents, Casper.
Sept. 11-12, Montana agents, Helena.
Sept. 11-13, International Claim Association, Chicago, Edgewater Beach Hotel.
Sept. 11-13, Insurance Section, American Bar Association, Chicago, Medinah Temple.
Oct. 8-12, National Association of Insurance Agents, Milwaukee, Hotel Schroeder.
Oct. 9, Wisconsin agents, Milwaukee, Hotel Schroeder.
Oct. 16-18, National Association of Mutual Insurance Agents, New York, Hotel New Yorker.
Oct. 18, Maine agents, Poland Springs, Mansion House.
Oct. 18-19, Kansas agents, Wichita, Broadview Hotel.
Oct. 24, Arizona agents, Tucson, Pioneer Hotel.
Oct. 31-Nov. 2, National Association of Mutual Insurance Companies, Chicago, Drake Hotel.
Nov. 9-10, Illinois agents, Rockford, Faust Hotel.



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(Non-Occupational Accident Policy)

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Helping our agents . . . that is our full-time wartime job. That includes offering new timely policies. Take, for example, our popular PAYMASTER Policy. It was born of this war and in the span of a few brief months it has proven a bigger income-producer than some policies which have been around for years. Not in 40 years has there been a policy written by our company which has won so much widespread interest—and business—for our agents everywhere. This non-occupational personal accident policy, available to every employed man or woman between the ages of 15 and 65 at a \$12.00 flat annual premium, has all that it takes to produce extra, easy income, **TODAY!**

Capital, \$1,500,000.00



American Casualty Company

OF READING • PENNSYLVANIA

H. G. EVANS, President

CASUALTY • FIDELITY • SURETY

COOPERATION is "the American Way!"

It's paving the way to Victory! . . . eager cooperation between the men who fire the guns, and fly the planes, and sail the ships . . . unstinting cooperation between men in uniform, and men and women in overalls and aprons . . . faithful cooperation between the fighting front and the home front.

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AMERICAN RE-INSURANCE CO.

99 John Street, New York 7, N. Y.

CASUALTY • FIDELITY • SURETY

Executives Still Ponder Over Big Problems

(CONTINUED FROM PAGE 13)

six divisional offices, at the instance of the department of governmental affairs, notified Chamber organization members of the impact of the decision on insurance companies and urged state and local chambers of commerce and trade associations immediately to communicate with their memberships and to take action to express their views to members of Congress.

"During the past three weeks, dozens of organization members of the National Chamber have communicated with their Senators and Congressmen urging passage of the House and Senate bills."

Before leaving Washington, O'Mahoney declared the time has come "to plug the holes" in insurance regulation.

Members of the Senate judiciary committee, including O'Mahoney, and House members prominent in the judiciary and rules committees, have spoken in favor of an "examination" or "inquiry" into the subject, with a view to fashioning constructive legislation. Some of them do not like the word "investigation."

In view of the recess of Congress, it is believed by observers here that there may be a delay of some weeks before anything definite develops along that line. Meanwhile, recommendations from the committee of the National Association of Insurance Commissioners are expected to emerge. Also, it is expected, the views of life, casualty, and other interests concerned relative to legislation and/or administrative action, may be developed and crystallized.

By the time Congress gets down to real business—which may not be until after the November election, with interruptions to the recessing on Aug. 1 and after Labor Day, concrete proposals may be ready for consideration at the Capitol.

It is understood Senators Hatch, O'Mahoney and Ferguson of the insurance subcommittee want that body to conduct an inquiry with a view to possible legislation. The position of the other two members—McCarran and Bushfield, is not known at the committee. They are not expected to be here much, if any, during the recess. McCarran has a campaign on for reelection.

The special committee appointed by the Association of Casualty & Surety Executives to study the effects of the U. S. Supreme Court decision on the industry held a meeting last Thursday and will meet again this Thursday. W. E. McKell, president New York Casualty, is chairman.

STATEMENT BY SULLIVAN

SEATTLE — Commissioner Sullivan of Washington has issued a circular expressing the belief that the insurance business in Washington remains unchanged.

"While the decision of the Supreme Court declaring insurance to be commerce," he said, "affords an opportunity for Congress to enact specific legislation affecting insurance, until such time as it sees fit to do so, if it ever does, it is our opinion that the insurance business in Washington will legally continue to be governed by the Washington in-

surance code. Therefore, the insurance department will continue to enforce its provisions exactly as it has done in the past.

"Our conclusions find support in two recent decisions of the Supreme Court decided in the October, 1942, term, being the cases of Parker vs. Brown, 317 U. S. 341, and St. Louis Terminal vs. Illinois Railway Commission, 318 U. S. 1."

E. A. Kratovil has left war shipping administration insurance division, where

he was engaged as underwriter in handling wartime insurance, to take a commission as lieutenant (j.g.) in the navy. WSA insurance division personnel has been largely depleted, it is stated, for various reasons.

Encouraging Start in P.P.F. Sales in New York

NEW YORK—Despite the long week end with many offices closed or on a skeleton basis metropolitan department production men are pleased with the re-

sponse from agents and brokers on personal property floater policies which could be written in the state beginning July 1. A number of offices reported that business was better than or as good as expected. Producers have evidenced much interest in the coverage and after they have had time to master the policy, a good volume of business is anticipated. This has been true in other states where the policy was introduced. About one-half the business so far written by one of the large company groups is on a deductible basis and this conforms with the group's experience in other states.



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The Agent or Broker writing business for Manufacturers Casualty or Fire, is never regarded as just "one of our producers". His relationship to the Home Office Management is that of a friend, a partner, an individual entitled to the personal consideration and cooperation of every member of the staff.

This personal, friendly, individual consideration is one of the many services offered the Agent or Broker by Manufacturers.



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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Minn. Agents Ask for Turkey Pool

MINNEAPOLIS, MINN.—A committee has been named by the Minnesota Association of Insurance Agents to work with company representatives in an effort to provide turkey insurance in Minnesota. At the midyear meeting a committee was named to study the problem and report to the executive committee. Members of the committee were George W. Odell, Willmar, chairman; Fred W. Riegger, Benson, and Bradford F. Strom, Jackson, all rural agents.

The committee found that at the present time only a few companies write turkey insurance and that they insure only a limited number of birds in each flock. The result is that the turkey raiser on a large scale must have several policies and often it is difficult for an agent to find enough companies adequately to protect his client.

Big Industry in Minnesota

Mr. Odell has recommended that a stock company pool be formed so that the agent with one policy properly insured could fully protect each assured. He feels that adequate shelter could be required for the protection of the risk but that a proper stock company market for turkey insurance should be provided because turkey raising has become an important industry in Minnesota.

The committee named to confer with company representatives is made up of Mr. Odell, Howard Williams, chairman of the executive committee, and Guy E. Rolien, former chairman of the rural agents' committee of the National association.

Nufer Named Life Manager of Camlin & Co. Agency

John H. Nufer has been appointed by the John H. Camlin & Co. local agency of Rockford, Ill., as manager of its life department. The agency for some time

has represented Aetna Life, placing through the R. S. Edwards general agency of Chicago.

Mr. Nufer succeeds S. L. Swanson, who resigned after handling the department for three years.

Mr. Swanson has entered personal production, not only of life insurance but also general insurance as a local agent associated with Camlin & Co. In this connection he is affiliated with J. J. Beattie, president, and Glenn A. Mosser, vice-president. Mr. Beattie is president of the Illinois Association of Insurance Agents.

This is a very old local agency, established in 1860. It was incorporated in 1934 and has represented Aetna Life for about eight years. Mr. Swanson formerly was with Retail Credit Company in Chicago as an investigator.

Mr. Nufer for many years was a teacher. He is a graduate of University of Wisconsin. In 1933 he became a teacher and later was principal in the high school at Stockbridge, Wis., and then a teacher at Western Springs, Ill. He went to Rockford six years ago as a teacher in the high school and for the last three years has been an agent of Equitable Life of Iowa there.

He is secretary and membership chairman of the Rockford Association of Life Underwriters.

"Objective" Examination Considered in Minnesota

ST. PAUL—Agents all over Minnesota are perusing the questions and answers drawn up by the Minnesota department to prime them for qualification examinations which must be taken within the next year. Up to the end of June none of the older agents had applied for examinations, as they are not required to take them before June 1, 1945.

A suggestion has been made that a group examination be arranged for members of the Minnesota Association of Insurance Agents during their annual meeting in St. Paul Aug. 24-25, and it is possible this will be arranged.

Consideration also is being given to providing an objective examination for agents instead of a straight question and answer test. Under the objective plan a series of questions would be given the agent, with three or four answers for each question. The agent would be required merely to check the right answer. This plan would greatly facilitate the examinations and get the same results as a straight question and answer quiz. The objective plan has already been adopted for life agents and may be extended to the other groups.

The Range Underwriters Association, a regional group, intends to give its

members every opportunity to prepare themselves for the tests and will devote a series of meetings to the matter. The first of these meetings will be at Eveleth July 6.

Western Adjustment Kansas Shifts

George M. Montgomery, manager of Western Adjustment in Wichita for nearly 15 years, has been relieved at his own request but remains as a general adjuster with headquarters in Wichita. Mr. Montgomery, who is completing 24 years this year, is succeeded by M. W. Whitelaw, formerly resident adjuster at Dodge City, Kan., under supervision of the Wichita office. He started with the Western at Parsons, Kan., about eight years ago. Armon Williams succeeds him as resident adjuster at Dodge City. He has served in the southwest Kansas district more than 10 years. M. H. Richards, staff adjuster in Wichita for some years, has resigned.

Reduced to nine adjusters, the special catastrophe corps headed by Gale Tilman, assistant general adjuster, Chicago, which has been in Wichita since the city-wide flood, hail and wind storm of April 22, has closed its special headquarters and consolidated with the Wichita branch office. A corps of extra adjusters was moved into Hutchinson, also under the jurisdiction of the Wichita office, following a hail storm which struck the business district there June 19.

\$200,000 Saginaw Warehouse Fire

SAGINAW, MICH.—Another warehouse fire occurred here when a blaze swept the large brick building in a triangle bounded by Gratiot, Michigan and Lyon avenues. Loss was estimated at more than \$200,000.

Largest loss, estimated at \$125,000, was that of an A & P supermarket, closely followed by a \$60,000 loss on the wholesale grocery stocks of Lee & Cady, also occupying part of the building. The Cal-Wood Specialty Co., owner of the building, estimated its loss at \$30,000, while the Strobel Brothers store, protected by a fire wall, was damaged \$5,000 worth when a wall of the other building fell across the Strobel storage room roof.

Rock Island Women Gather

The Insurance Women of Rock Island (Ill.) elected Miss Kay Kaalberg to the advisory board to fill a vacancy created by resignation of Mrs. Alice Johnson who left for Brooklyn to join her husband, a member of the merchant marine. G. L. Hubbard, Peoria, state agent Boston, spoke on the educational course of the National Association of Insurance Agents, particularly the inland marine unit which will be sponsored by the Rock Island association starting March 20.

Weltmer to "Insurance Magazine"

Henry J. Weltmer has joined the "Insurance Magazine" of Kansas City as assistant editor. He was prominent in the affairs of the Kansas Association of Insurance Agents for some years, residing then at Hiawatha, and director of

the insurance schools held at Kansas University while chairman of the educational committee of the Kansas association. More recently he has been with the R. B. Jones & Sons agency in Kansas City.

Honor Kalamazoo "Gazette"

KALAMAZOO, MICH.—The Kalamazoo Association of Insurance Agents honored the Kalamazoo "Gazette," local daily, in recognition of its having won the National Board's fire prevention publicity award in the city's population class for 1943.

A plaque was presented to Everett Clark, "Gazette" reporter, by Dale S. Bloom, president of the association.

Murphy with Sheffer-Cunningham

Sheffer-Cunningham, Wichita adjusters, have added Ralph Murphy to their force as a staff adjuster. He is a son of W. E. Murphy of the J. N. Bailey & Son Agency, Hutchinson, and was formerly associated with his father but for some time has been with one of the large Wichita aircraft factories.

Enlarge General, Seattle, Office

The Ohio branch office of the General of Seattle group at Cleveland is being enlarged. Gerald M. Demarinis and Kyale Howland recently were appointed special agents. Charles J. Foster has been appointed adjuster. Robert G. Myers is manager of the office.

NEWS BRIEFS

Walter A. Kruger, president of the Kruger-Lamine Co. local agency, Green Bay, Wis., has been elected president of the Green Bay Shrine Club.

Martha Roush, vice-president of Miller Bros. agency, was elected president of the Insurance Women of Racine, Wis. Grace Benson is vice-president; Virginia Larsen, secretary; Helen Pipol, treasurer.

Robert Hartley has combined his agency at Baxter Springs, Kan., with that of John G. Eddy. Mr. Hartley has received a commission in the navy.

Fred Lambert, real estate broker at Baxter Springs, Kan., has added an insurance department, and the firm name is now the Baxter Real Estate & Insurance Agency.

Irvin Atlas and Thomas Rogovin, associated with the Oppenheimer agency, Kansas City, for years as office brokers, have formed a partnership and opened their own agency in the Land Bank building there.

The Scott agency, Columbia, Mo., has been sold to Norris Sampson.

N. I. Farris of the Farris & Farris agency, Norwich, Kan., has retired due to failing health. The agency has been taken over by the Comer & Willis agency.

The O. A. Hanle agency at Indianapolis has moved from 129 East Market building to the Fletcher Trust building there.

Counting the Returns

Fire companies are beginning to count the cost this year because of continued rate reductions and higher loss ratios. Almost every company is having the same experience. The first six months of the year will not be very lucrative.

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ADJUSTERS! REDUCE YOUR FIRE CLAIMS!

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We reweave to perfection Burns, Stains and Damages in Rugs (Oriental & Domestic), Table Cloths, Tapestries, Wearing Apparel and Upholstered Furniture. Finest Cabinet Refinishing of Furniture burnt by cigarette.

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Texas Annou

Comm Association been an newly Casualty Dallas; man, Sa H. Kell

Names

Region District M. L. brand, Waco; 6, C. F. Quinn, wood; 1 George Mr. C. McLarry Evans, president Worth, attending Mr. Gro town.

President

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IN THE SOUTHERN STATES

Texas Agents' New President Announces Appointments

Committee chairmen of the Texas Association of Insurance Agents have been announced by B. B. Greever, newly elected president. They are: Casualty committee, Joe Westerlage, Dallas; fidelity and surety, F. M. Coleman, San Antonio; rates and forms, W. H. Keller, Palestine.

Names Regional Chairmen

Regional chairmen appointed are: District 1, F. H. Bunkley, Seymour; 2, M. L. Ramey, Denton; 3, Ed Hildebrand, Galveston; 4, P. H. Cunyus, Waco; 5, Tom Stetson, Hebronville; 6, C. F. Saunders, El Paso; 8, W. E. Quinn, Gilmer; 9, R. E. Head, Brownwood; 10, H. E. Draeger, Seguin; 11, George Foster, Abilene.

Mr. Greever conferred with R. H. McLarry, Dallas, vice-president; Alden Evans, Fort Worth, immediate past president, and D. G. Foreman, Fort Worth, executive secretary, who were attending a testimonial dinner given Mr. Greever by agents of his home town.

President Greever Is Honored

The Wichita Falls Insurance Exchange, with C. Y. Tully as master of ceremonies, honored Mr. Greever at a banquet there. Among those paying tribute were President John Gill of the Wichita Falls Exchange; Alden A. Evans, past president, and D. G. Foreman, executive secretary of the Texas association, both of Fort Worth; Richard H. McLarry, Dallas, vice-president Texas association; President H. F. Danvers of the Houston Exchange, William Leay of the Fort Worth Exchange; Manager Alfonso Johnson of

the Dallas association; M. L. Canfield, Home; Ewing S. Moseley, London Assurance, and John Willis of the Floyd West general agency.

Now 22 Ky. Deputy Marshals

LOUISVILLE—State Fire Marshal Clyde Smith has appointed four deputy state fire marshals who were members of the Kentucky legislature during the special session just ended. Assistant Attorney General Hume held the constitution does not prohibit a legislator from holding another state office during his term, unless the office was created or rate of pay changed during a session in which he sat as a member.

There are now 22 deputy fire marshals, with salaries ranging from \$130 to \$150 a month.

Navy Men in Insurance Class

Two navy men at Ellyson Field, Pensacola, Fla., upon reading in the newspaper about the Pensacola Board of Fire & Casualty Agents class on fire and allied lines in the N.A.I.A. educational program, asked permission to join the study group. They are now enrolled. They are A. A. Clement, who was employed in civilian life by the insurance department of a biscuit company, and William N. Field, who was in the Indiana claim department of an insurance company.

To Honor Texas Commissioners

The Policyholders Research Society of Texas will honor the Texas board

of insurance commissioners at a banquet in Dallas, July 31. T. R. Mansfield, executive vice-president of Gulf, will represent the Dallas fire and casualty companies on the banquet program; Alfonso Johnson, manager Dallas Insurance Agents Association, the local agents, and Ralph Soape, executive secretary of the society, the policyholders.

Sherman Heads Augusta Board

AUGUSTA, GA.—New officers of the Augusta Board of Fire & Casualty Underwriters are: President, Ernest L. Sherman; vice-president, Stewart P. Phenix; secretary-treasurer, Miss Georgia Mangrem.

New Va. Executive Committee

New members of the executive committee of the Virginia Rating Bureau are Harry Taliaferro, Security of New Haven; Philip F. Brown, Jr., Fidelity-Phenix; R. Coleman Rice, Phoenix of London.

La. Legislature O.K.'s N. Y. Policy

The Louisiana house has passed a senate bill to make the 1943 New York fire policy the standard policy in that state. The bill now awaits action by the governor.

Henry M. North, Jr., Augusta agent, has been promoted to captain in the Georgia state guard.

Mr. and Mrs. E. B. Porter were hosts to the Austin Insurance Women's Club at their ranch home. Honor guests were Mr. and Mrs. James H. Aldridge and Mr. and Mrs. W. L. Walker. Mr. Aldridge of James H. Aldridge & Co., Austin general agency, sponsored the club. Mr. Walker, special agent for Republic of Dallas, has been teaching the study course on fire insurance and allied lines.

PACIFIC COAST AND MOUNTAIN

Pacific Board Removes Exchange Restrictions

SAN FRANCISCO—The Pacific Board has issued a circular to members stating: "You are advised, upon advice of counsel, that any existing provision, rule, agreement or arrangement with, or applicable to, the Insurance Brokers Exchange of San Francisco or the Society of Insurance Brokers of San Francisco, restricting the acceptance of business from non-certificated brokers are no longer in effect. When the subject of other necessary adjustments to conform to the decision of the Supreme Court has received further study, additional advice will be sent you."

It is understood similar circulars are being sent to the Los Angeles and other exchanges.

Insurance Buyers Advisors Name Officers

SEATTLE—The Insurance Buyers Selected Advisors, a newly-formed group of Washington local agents which is out to combat "control" of insurance by mortgage companies, savings and loan institutions and other financial institutions, elected Jerry Forbes of the Hodgkin-Forbes Agency, Vancouver, as president; H. H. Petershagen, Everett, first vice-president; Arthur H. Bassett, Tacoma, second vice-president; Bruce M. Hay, Spokane, treasurer; Richard Reynolds, Seattle, secretary. These officers will serve until October when the regular annual election for a full year's term will be held.

Over 30 local agents comprise the organization, which will devote its efforts solely to combating finance control of insurance. The organization in no way will compete or conflict with the regular local agents association.

Mr. Bassett while serving in the house

of representatives in the 1943 legislative session, introduced a bill to bar control of insurance by lenders. The measure passed both houses, but was vetoed by Governor Langlie on the ground it would have deprived the lender of the right to accept or reject policies insuring the loan collateral. It is believed the new group plans to sponsor another bill at the 1945 session of the legislature, eliminating objectionable wording of the 1943 measure.

Surplus Line Group Elects Jamieson President

SEATTLE—The Surplus Line Association of Washington at its annual meeting elected C. W. Jamieson of D. K. MacDonald & Co. as chairman, succeeding George W. Farnsworth of Marsh & McLennan. Mr. Jamieson has been secretary-treasurer. Stuart G. Thompson of Stuart G. Thompson-Elwell Co. becomes secretary-treasurer.

On the executive committee were named I. C. Rowland, Hansen & Rowland; J. F. Sullivan, Frank Burns Co.; R. E. Voigt, Swett & Crawford, and Mr. Farnsworth.

Irwin Mesher, who submitted a report as arbitrator, said volume of non-admitted premiums reported by members increased from \$304,000 in 1942-43 to \$328,000 in 1943-44.

Cal. Wood Worker Loss Is Estimated at \$450,000

Fire which badly damaged the plant and some of the stock of the Redwood Manufacturing Company at Pittsburg, Cal., caused an insurance loss of about \$450,000. While there was \$835,000 insurance on stock in the yards, a great portion was not damaged but the loss is expected to be about \$214,000. Loss on the stock in the pre-kiln yard is estimated at 50% of the \$175,000 insurance covering it, while the loss on buildings and equipment—insured for \$201,855—



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Our agency is progressive. We want to give our clients the balanced protection that Pacific National provides. That company is always out ahead, anticipating tomorrow's trends today. They've helped us get many new accounts, and their service to agents is tops! For example, Pacific National not only writes a modern, complete Personal Property Floater but also furnishes a printed salesman that's a knockout! It's a colorful, dramatic folder with application form attached—called, "Enjoy Peace of Mind." My Boss gets plenty of new business with it. You ought to send for a copy.

ABOUT THAT FOLDER: If the Personal Property Floater is written in your state, why not act on the young lady's suggestion? Request sample copy from our Inland Marine Department.

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THOMAS A. EDISON invented the incandescent lamp on October 21, 1879, contributing to the world one of the greatest inventions. Chartered in 1865, Millers National Insurance Company goes back in history fourteen years before the era of electric lights.

Next time, specify one of these time-tested fire companies

MILLERS NATIONAL

Insurance Company

ILLINOIS FIRE

Insurance Company

HOME OFFICE: CHICAGO

Reprint from a series of advertisements appearing regularly in Banking, Credit and Financial Management and the United States Investor.

will be somewhere between \$140,000 and \$150,000, it is reported.

New Form Mandatory in Wash.

SEATTLE—Use of the new New York standard fire policy form became mandatory in Washington July 1. Commissioner Sullivan, who announced adoption of the new form earlier in the year, granted a stay to the companies, which expired July 1, to permit them to use up old forms. These, however, were endorsed to grant the broader coverage of the new policy. The department held that after July 1 the new form itself would have to be used as respects policies attaching on and after that date. Earlier use of the new forms was first ordered, but difficulty in securing new policies resulted in the extension of the deadline to July 1.

Wyo. Meeting at Casper Sept. 8-9

Subject to a favorable response from the membership in a mail survey, the Wyoming Association of Insurance

Agents will hold an annual convention at Casper Sept. 8-9. The executive committee instructed Secretary H. F. Farnsworth of Riverton to sound out the sentiment of the members as to whether a convention should be held.

Diercks With Montgomery Agency

Henry W. Diercks, who has been with Johnson & Higgins in Los Angeles, is now in the fire underwriting department of the Victor Montgomery general agency in San Francisco. Before going to Los Angeles a year ago, he had been with the Edward Brown & Sons general agency, in the office and in the field.

Dulley in L. A. Agency Field

Robert H. Dulley, for 11 years with the Thomas V. Humphreys general agency as manager of the automobile and casualty department, has entered the local agency field in Los Angeles. Before going to the coast he was with

Constitution Indemnity and the automobile department of Public Fire.

License Period Expires July 1

Attorney General Kenny of California in an opinion on expiration of licenses of agents, brokers or solicitors holds that the license period terminates July 1 and that applications filed between July 1 and July 31 should not be considered as "renewals."

Two Bad Fires in Denver

DENVER—The Goldberg Brothers wholesale hardware building was destroyed by fire, with loss estimated at \$200,000. Cause of the fire is undetermined.

Fire also did \$100,000 damage to the

seven-story warehouse of the Denver Dry Goods Company.

English in Los Angeles

Munro English, assistant Pacific Coast manager of Phoenix Assurance, is temporarily in charge of the Los Angeles office, pending the recovery of Special Agent W. K. Chetwood, who has been ill for some time.

Neil S. Erl, formerly with the Lyman Richie agency, Colorado Springs, has established his own agency there with offices in the Mining Exchange building.

The Insurance Women's Club of Tacoma installed Mrs. Harry Kennedy as president; Louise Hodges, new vice-president; Mrs. Warren Taunt, secretary, and Florence Bray, treasurer.

EASTERN STATES ACTIVITIES

P. C. Charnock Advanced by N. E. Rating Association

BOSTON—The New England Fire Insurance Rating Association has advanced Percy C. Charnock from assistant manager to manager. He thus became one of the three managers in charge under Executive Manager Benjamin M. Hermes.

Mr. Charnock has been with the New England Exchange and rating association since 1920, previously having been with the National Board, for some time as manager of the municipal protection department and having supervision of many office details.

Mr. Charnock is serving as fire coordinator of the Massachusetts Committee on Public Safety, is chairman of the governor's advisory fire mobilization board; is state director of the State War Inspection Service and a member of the Massachusetts committee on forest fire control.

New Jersey Resolutions

TRENTON, N. J.—At the annual meeting of the New Jersey Association of Mutual Insurance Agents H. D. Bean presided. A resolution was adopted petitioning the attorney general to join other attorneys general in seeking a rehearing of the Southeastern Underwriters Association anti-trust case. A resolution was also adopted petitioning the New Jersey legislature to make possible in the state joint issuance of a fire, casualty and marine insurance policy by a single company.

Big Philadelphia Warehouse Loss

PHILADELPHIA — Damage estimated at \$250,000 was caused by a five-alarm fire which destroyed three Delaware river waterfront warehouses. The blaze left only shattered walls standing of the five- and two-story brick building occupied by the M. M. Burlap Bag Co., the four-story brick building of the Sterling Chemical Company and Harshaw Chemical Company and destroyed completely the wooden warehouse of Bredt's Chemical Company standing between the two brick buildings.

Passaic County Outing July 20

The Passaic County Association of Insurance Agents will hold its annual golf tournament and dinner at the North Jersey Country Club, Paterson, N. J., July 20. State Senator Charles K. Barton, who had an active part in passing the agents qualification and fire rating bills, will speak.

Maine Agents' Meeting

The Maine Association of Insurance Agents will hold its annual meeting at the Mansion House, Poland Spring, Oct. 18. Ralph L. Young of Portland is president.

The Gamwell-Ingraham agency, Providence, R. I., celebrated its 40th anniversary. R. R. Wilde, secretary of Corroon

& Reynolds, and P. A. Cosgrove, general agent of that company, tendered Mr. Gamwell and his associates a luncheon in celebration of the event.

The New Haven Association of Insurance Women has been formed, the first insurance women's group to be organized in Connecticut. Mrs. Ada Doyle, Caldwell, N. J., president of the national association, and Miss Florence Connon, Holyoke, Mass., past president of the Massachusetts group, helped in the organization. The officers are Mrs. Belle Hershatter, president; Miss Agnes Wooding, vice-president; Miss Ann Parent, secretary; Miss Dorothy Rider, treasurer. Samuel L. Calchman, president of the New Haven Association of Insurance Agents, and David A. North, past president of the N.A.I.A., assisted.

CANADIAN

Blondeau Heads Independents

QUEBEC—The Independent Fire Insurance Conference at its annual meeting here elected J. A. Blondeau, Fire Insurance Co. of Canada, president; W. W. Foot, Economical Mutual Fire, Ontario vice-president, and J. Marchand, Corroon & Reynolds, Quebec vice-president. James R. Wright, manager Independent Underwriters Bureau, was appointed secretary-treasurer.

John Hutchison with Pearl

John Hutchison has joined the Canadian fire department of Pearl of Canada. For some years he has been with Wawanesa Mutual and before that was with the fire branch of the Canadian Underwriters Association.

May Cut War Risk Rates

TORONTO—Broad changes are expected in Canadian war risk insurance, which enters its third year in September. Demand has tapered off sharply, and Toronto insurance men believe that when the renewal time comes up in September for many of the contracts there must be either a drastic reduction in existing premium rates or free coverage for a stated period for existing clients.

Reserves behind the war risk pool now are tremendous in relation to claims paid or in relation to any claims apt to be made in the future. Premiums up to March 31, 1944, totaled almost \$7,700,000, with a cost to the government of slightly more than \$500,000. Three claims for compensation totaling \$435 were admitted by the government in 1½ years covered by the latest report.

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Cotton Industry



Cotton—nature's whitest, strongest, and most versatile fibre—was cultivated and manufactured as far back as 3000 B. C. in the Indus Valley of India. First planted in the U. S. by colonists in Virginia in 1619, cotton has been this country's chief export for over a century.

Cotton has done much to build America. It has put millions of acres under cultivation—has made possible over 1200 establishments for the manufacture of cotton goods—has brought about the construction of huge transportation systems, thousands of warehouses, and hundreds of manufacturing plants processing

the cottonseed for oil and meal. From 10 to 12 million people depend for their living upon the cotton industry or industries or trades closely related.

Under the pressure of wartime emergency, the cotton industry has pushed up production to levels once regarded as impossible of attainment—from some 9 billion linear yards in 1939 to over 12½ billion linear yards in 1942. The numberless ways in which cotton products have been created or specially adapted to meet constantly changing military needs demonstrates the industry's resourcefulness and versatility.

PROTECTING AMERICA!



In the form of clothing, tents for housing, cotton fabric gas masks, chemically treated lifeboats and rafts, water-repellant clothing developed by the Navy, and in hundreds of other forms, cotton is protecting American man power wherever it is engaged in the fight for freedom and justice.

In almost as many forms, insurance safeguards the cotton industry, as it does all others, with a wall of financial protection thrown around its buildings, equipment, and supplies—backed by an accident-prevention and loss-prevention service as valuable, if not more so, than the protection itself. Inquiries are invited regarding the unexcelled underwriting and service facilities of the Royal-Liverpool Group.

*Cooperate in the War effort. Use it up,
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14 MILES AWAY! This large two-story farmhouse was all ablaze, front and rear, when the FMC Fog Fire Fighter arrived. Two low-pressure pumpers had failed to stop the flames with 1,800 gallons of water. The FMC unit put out the fire with 400 gallons.

FMC High-Pressure PUMP
BUILT ONLY BY BEAN



This is the pump that has revolutionized fire-fighting technique! It is a wonder pump! Built by experts for experts—under exacting step-by-step quality production control.
That's why it is free from mechanical troubles. That's why it is able to deliver and maintain 800 lbs. pump pressure, without overworking. Investigate! There's nothing else like it!

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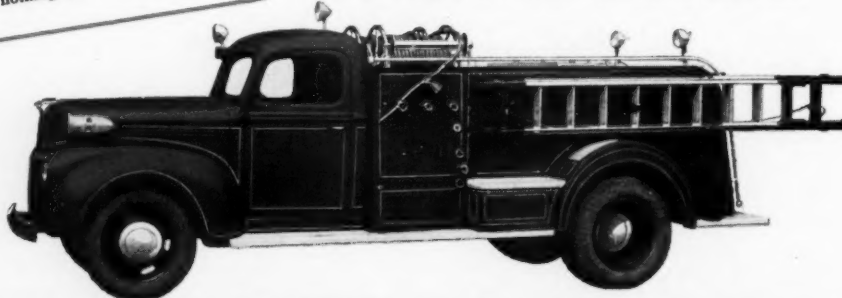
Fight your fires the *modern way*—with FMC High-Pressure Fog. It will help you do a *faster, better job!* The reason? The FMC High-Pressure Pump delivers and maintains 800 lbs. pump pressure—more than 600 lbs. nozzle pressure. This high pressure gives you a combination of finely-atomized water and high velocity—just what you need to cool and smother flame. Less than 600 lbs. nozzle pressure is correspondingly less effective.

Fires are put out from 10 to 35 times faster—with little or no water damage.

Get the facts. You owe it to yourself to find out all about this new and revolutionary fire-fighting technique.

Right now—the Armed Forces are taking most of the production of FMC High-Pressure Fog Fire Fighters. But—start planning now! Be ready to modernize just as soon as civilian needs can be met.

STANDARD FMC FOG FIRE FIGHTER.
A self-contained fire-fighting unit. Carries its own water supply and complete fire-fighting equipment. Provides two guns of 30 gallons each at 600 lbs. nozzle pressure.



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